

705/30

(89)

Access DB#

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Forest Thompson Examiner #: 76652 Date: 8/14/00
Art Unit: 2765 Phone Number 306-5449 Serial Number: 09/325536
Mail Box and Bldg/Room Location: SW05/P11-2 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Credit Instrument & System with automated Payment of Club, Merchant, and service provider fees
Inventors (please provide full names):

Kevin Boyle F. Marty Maistre

Earliest Priority Filing Date: 6/4/99

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

< Abstract attached >

08-14-00 A082761M

An apparatus & method for allowing a cardholder to automatically charge fees to a club, merchant or service provider, including a credit card capable of charging point-of-service transactions, and said credit card having encoded information thereon that associates the ~~into~~ cardholder with a plurality of clubs, merchants or service providers. The apparatus & method includes a server, a monetary processing system, a dues processor, and a database.

Keywords:

database
computer
processor
network
~~server~~
server

monetary processor
dues processor
cardholder
merchant
service provider

point-of-sale transactions
auto-charge
automated charge
auto-charge transaction

STAFF USE ONLY

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Date Searcher Picked Up: 8-16-00
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Searcher Prep & Review Time: 60
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Online Time: 169

Type of Search

NA Sequence (#) _____
AA Sequence (#) _____
Structure (#) _____
Bibliographic ☒ _____
Litigation _____
Fulltext _____
Patent Family _____
Other _____

Vendors and cost where applicable

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Lexis/Nexis _____
Sequence Systems _____
WWW/Internet _____
Other (specify) _____

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Set	Items	Description
S1	6556	(SMART OR CHIP OR CREDIT OR BANK OR CHARGE)()CARD? OR CREDITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD? OR SMARTCARD?
S2	169271	CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZATION? OR MERCHANT? OR SERVICE()PROVIDER?
S3	41426	RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4	80104	ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING()ORDER? OR APPROVAL()PLAN? ?
S5	54567	DATABASE? OR DATA() (BASE? OR BANK?) OR DATABANK? OR FILE?
S6	3378	(MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?) (5N) (S2 OR - S3)
S7	346	POS OR POINT(2N) (SERVICE? OR SALE?) OR (MONETARY OR DUES) (-)PROCESSOR?
S8	1	DIRECT()DEBIT?
S9	11	S1 AND S2 AND S3 AND S4
S10	102	S1 AND (S2 OR S3) AND (S8 OR S4)
S11	2	S10 AND (S5 OR S6 OR S7)
S12	27	S1(5N) (S2 OR S3) (5N) (S8 OR S4)
S13	38	S8 OR S9 OR S11 OR S12
S14	35	RD (unique items)
S15	34	S14 NOT PY>1998
S16	34	S15 NOT PD>980604

File 473:Financial Times Abstracts 1998-2000/Aug 16
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File 474:New York Times Abs 1969-2000/Aug 16
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File 475:Wall Street Journal Abs 1973-2000/Aug 16
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16/3,K/1 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
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07529153 NYT Sequence Number: 922110970702

BUSINESS TRAVEL

Finney, Paul Burnham
New York Times, Col. 5, Pg. 5, Sec. D
Wednesday July 2 1997

ABSTRACT:

Travel to Hong Kong is operating as usual; there is no **visa** requirement--same as usual--if visit is less than 30 days; **visa** is still needed if going on from Hong Kong to China; for **annual fees** ranging from \$150 to \$200, airlines pamper business travelers by providing members-only **clubs** full of comforts and conveniences; Trans World Airlines is breaking ranks with its competitors by...

16/3,K/2 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
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07030268 NYT Sequence Number: 059269950720

MASTERCARD IN TALKS WITH OWNERS OF ACCESS CARD

Reuters
New York Times, Col. 1, Pg. 3, Sec. D
Thursday July 20 1995

ABSTRACT:

...Scotland--would issue Mastercards to existing Access customers and would continue to make money from **credit card** transactions and **annual fees** (M)

16/3,K/3 (Item 3 from file: 474)
DIALOG(R)File 474:New York Times Abs
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06800817 NYT Sequence Number: 070610940521

MAKING SENSE OF CASH-BACK CARD PLANS

New York Times, Col. 3, Pg. 35, Sec. 1
Saturday May 21 1994

ABSTRACT:

...customers is the cash giveback, which rewards card holders by paying them percentage of their **annual** charges and finance **fees** in cash, if they use their **credit cards** to buy certain amount of goods; plan would save some people money, but cost others...

16/3,K/4 (Item 4 from file: 474)
DIALOG(R)File 474:New York Times Abs
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06537405 NYT Sequence Number: 029807931210

AT CITIBANK, MORE NO-FEE CREDIT CARDS

Bloomberg Business News
New York Times, Col. 5, Pg. 4, Sec. D
Friday December 10 1993

ABSTRACT:

Citibank, in filing with SEC, plans to drop **annual fees** on seven million **credit card** accounts in bid to capture larger share of \$200 billion industry; in addition, Citibank will...

16/3,K/5 (Item 5 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2000 The New York Times. All rts. reserv.

06319689 NYT Sequence Number: 399566921031
IT PAYS TO STICK TO BASICS IN CREDIT CARDS
BRYANT, ADAM
New York Times, Col. 3, Pg. 35, Sec. 1
Saturday October 31 1992

ABSTRACT:

Advice on selecting **credit cards ; annual fees** , interest rates and credit lines are keys to value, despite temptation of fringe benefits such...

16/3,K/6 (Item 6 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2000 The New York Times. All rts. reserv.

06262609 NYT Sequence Number: 698121920223
SUITS PUSHING BANKS TO OBEY STATE LAWS ON CREDIT CARD FEES
QUINT, MICHAEL
New York Times, Col. 1, Pg. 1, Sec. 1
Sunday February 23 1992

SUITS PUSHING BANKS TO OBEY STATE LAWS ON CREDIT CARD FEES

ABSTRACT:

...lawsuits in four states seek to force banks to obey state laws limiting or banning **credit card fees** for late payments, for **annual renewals** and for exceeding credit limits when customers' state has such laws; banks have argued that...

16/3,K/7 (Item 7 from file: 474)
DIALOG(R)File 474:New York Times Abs
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06055935 NYT Sequence Number: 598658910311
MAGAZINE RENEWALS BECOMING AUTOMATIC
CARMODY, DEIRDRE
New York Times, Col. 5, Pg. 12, Sec. D
Monday March 11 1991

MAGAZINE RENEWALS BECOMING AUTOMATIC

ABSTRACT:

More than 60 **magazines** will participate in nationwide test of **automatic subscription renewals** system called Auto Renew; system, developed by Robert A Bader, offers readers option of charging **magazine subscriptions** to their Mastercard or **Visa** accounts and authorizes **automatic renewal** 'till forbid'; should cut publishers' **renewal** expenses and save bother for consumers; photo (M)

COMPANY NAMES: MASTERCARD INTERNATIONAL INC; **VISA** INTERNATIONAL INC
DESCRIPTORS: **MAGAZINES ; CREDIT CARDS AND ACCOUNTS**

16/3,K/8 (Item 8 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2000 The New York Times. All rts. reserv.

06025152 NYT Sequence Number: 229687911025
VISA DEBIT SYSTEM
Reuters
New York Times, Col. 2, Pg. 3, Sec. D
Friday October 25 1991

ABSTRACT:

...acquisition of Interlink, on-line system acquired from group of California banks, and is offering **direct -debit** card for financial institutions throughout country (S)

16/3,K/9 (Item 9 from file: 474)
DIALOG(R)File 474:New York Times Abs
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04786265 NYT Sequence Number: 043958860504

BRIEFING: LOOK FOR THE UNION CARD

New York Times, Col. 1, Pg. 66, Sec. 1
Sunday May 4 1986

ABSTRACT:

AFL-CIO's program to provide union members with free low-interest **credit card** is gathering momentum with agreement by American Federation of State County and Municipal Employees to...

...Bank of New York has agreed to issue MasterCard to everyone in program without charging **annual membership** fee (Washington Talk Page) (S)

COMPANY NAMES: AMERICAN FEDERATION OF LABOR-CONGRESS OF INDUSTRIAL ORGANIZATIONS ; STATE COUNTY AND MUNICIPAL EMPLOYEES, AMERICAN FEDERATION OF; BANK OF NEW YORK (NYC); MASTERCARD INTERNATIONAL...

DESCRIPTORS: **CREDIT CARDS** AND ACCOUNTS; INTEREST (MONEY); WASHINGTON TALK PAGE (NYT)

16/3,K/10 (Item 10 from file: 474)
DIALOG(R)File 474:New York Times Abs
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04264161 NYT Sequence Number: 000000840818

American Express Co to increase some annual credit cards fees as much as \$15, effective immediately; increase in company's basic Green card, which now costs \$35 a year, will vary from \$5 to \$15, and amount will be made known when each card comes up for renewal (M)

New York Times, Col. 1, Pg. 26, Sec. 4
Tuesday June 19 1984

American Express Co to increase some annual credit cards fees as much as \$15, effective immediately; increase in company's basic Green card, which now...

16/3,K/11 (Item 11 from file: 474)
DIALOG(R)File 474:New York Times Abs
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01066110 NYT Sequence Number: 015254810416

Puerto Rico orders Citibank and two local banks, Banco Popular and Bank of Ponce, to discontinue by Apr 27 their practice of charging annual user fees for credit cards (S).

United Press International
New York Times, Col. 4, Pg. 8, Sec. 4
Thursday April 16 1981

...Banco Popular and Bank of Ponce, to discontinue by Apr 27 their practice of charging annual user fees for credit cards (S).)

16/3,K/12 (Item 12 from file: 474)
DIALOG(R)File 474:New York Times Abs
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01030839 NYT Sequence Number: 068780801229

Chemical Bank announces that annual percentage rate on its revolving credit accounts will be uniform 18%, effective March '81, and that \$15 annual membership fee will be imposed on bank's credit card accounts, effective Feb 1 '81 (S).)

New York Times, Col. 3, Pg. 4, Sec. 4

Monday December 29 1980

...on its revolving credit accounts will be uniform 18%, effective March '81, and that \$15 annual membership fee will be imposed on bank's credit card accounts, effective Feb 1 '81 (S).)...

16/3,K/13 (Item 13 from file: 474)

DIALOG(R)File 474:New York Times Abs

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01029536 NYT Sequence Number: 067477800604

NYS Court of Appeals orders Citibank to refund several million dollars in illegally charged fees to between 150,000 and 200,000 customers who paid their monthly Master Charge bills on time. Decision affirms '78 ruling by state Supreme Court in class-action suit by 3 Nassau County residents. Case concerns monthly 50¢ fees that bank charged customers who paid bills promptly on grounds that such customers were being subsidized by those who made minimum payments each month and bore finance charges on unpaid balance. Bank senior executive vice president Hans H Angermueller scores ruling. Says it places NYC banks at competitive disadvantage with financial institutions in other states having different laws. Plaintiffs identified as Joseph Sternberg, Robert P Shaftan and Richard D Ostor (M).)

KLEINFELD, N R

New York Times, Col. 4, Pg. 13, Sec. 4

Wednesday June 4 1980

NYS Court of Appeals orders Citibank to refund several million dollars in illegally charged fees to between 150,000 and 200,000 customers who paid their monthly Master Charge bills on time. Decision affirms '78 ruling by state Supreme Court in class-action suit by 3 Nassau County residents. Case concerns monthly 50¢ fees that bank charged customers who paid bills promptly on grounds that such customers were being...

DESCRIPTORS: CONSUMER PROTECTION; CREDIT (GENERAL); CREDIT; DECISIONS AND VERDICTS; CREDIT CARDS AND ACCOUNTS; CLASS-ACTION SUITS; CONSUMER CREDIT

16/3,K/14 (Item 14 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00986768 NYT Sequence Number: 024709800529

Calif First Bank sets \$12 annual membership fee for its MasterCard and Visa card holders. Says it will charge flat 18% annual rate on average daily balance with 'free period' for new purchases (S).)

New York Times, Col. 6, Pg. 4, Sec. 4

Thursday May 29 1980

Calif First Bank sets \$12 annual membership fee for its MasterCard and Visa card holders. Says it will charge flat 18% annual rate on average daily balance with 'free period' for new purchases (S).)...

16/3,K/15 (Item 15 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00986332 NYT Sequence Number: 024273800531

Seattle-First National Bank to delay imposition of previously-announced \$15

annual membership fee on Visa and MasterCard accounts pending
outcome of petition before State's Atty Gen (S).)

New York Times, Col. 5, Pg. 30

Saturday May 31 1980

Seattle-First National Bank to delay imposition of previously-announced \$15
annual membership fee on Visa and MasterCard accounts pending
outcome of petition before State's Atty Gen (S).)

16/3,K/16 (Item 16 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00984975 NYT Sequence Number: 022916800405

Harris Trust & Savings, Chicago, imposes \$20 annual membership fee on
MasterCard and Visa credit cards, following similar move by First
Chicago Corp (S).)

New York Times, Col. 2, Pg. 30

Saturday April 5 1980

Harris Trust & Savings, Chicago, imposes \$20 annual membership fee on
MasterCard and Visa credit cards, following similar move by First
Chicago Corp (S).)

16/3,K/17 (Item 17 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00981641 NYT Sequence Number: 019582800415

Citibank to raise average fee it charges merchants for extending credit
on MasterCard and Visa cards to 5.3% from 4.3%, effective May 1. Sets
annual renewal fee of \$75 per merchant on cards. Crocker National
Bank says it will charge customers 12% each time they use MasterCard or
Visa. Is 1st major bank to set use charge. Says it will continue to
accept card applications but limit credit lines to \$2,500. Sears, Roebuck
& Co details plan to raise minimum monthly payments on its charge
accounts by \$2 a month (S).)

BARMASH, ISADORE

New York Times, Col. 2, Pg. 6, Sec. 4

Tuesday April 15 1980

Citibank to raise average fee it charges merchants for extending credit
on MasterCard and Visa cards to 5.3% from 4.3%, effective May 1. Sets
annual renewal fee of \$75 per merchant on cards. Crocker National
Bank says it will charge customers 12% each time they use MasterCard or
Visa. Is 1st major bank to set use charge. Says it will continue to
accept card...

...but limit credit lines to \$2,500. Sears, Roebuck & Co details plan to
raise minimum monthly payments on its charge accounts by \$2 a month
(S).)

COMPANY NAMES: SEARS ROEBUCK & CO; CITIBANK (NYC); INTERBANK CARD ASSN;
VISA USA (CREDIT CARD CO); CROCKER NATIONAL BANK (SAN FRANCISCO
DESCRIPTORS: RETAIL STORES; CREDIT (GENERAL); CONSUMER CREDIT; CREDIT
CARDS AND ACCOUNTS

16/3,K/18 (Item 18 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00746865 NYT Sequence Number: 107701761208

Banks across US rush to dual membership in both Master Charge and
BankAmericard, following decision by National BankAmericard Inc in May
'76 to allow members to issue competing Master Charge card. Meanwhile

National BankAmericard Inc and its international subsidiary Ibanco plan to convert BankAmericard name to Visa, effective Mar '77, in order to standardize names in 22 different countries. National BankAmericard has accepted 88 new members since May, compared to annual avg of 14, with 59 new members also carrying Master Charge. Competition for merchants is cited as chief motivation for dual membership. Kenneth D Larkin of Bank of America, Dee W Hock of National BankAmericard, John Reynolds of Interbank Card Assn and George Schindler of Wells Fargo Bank comment. Photo of BankAmericard and Master Charge cards (M.)

New York Times, Col. 3, Pg. 1, Sec. 4
Wednesday December 8 1976

Banks across US rush to dual membership in both Master Charge and BankAmericard, following decision by National BankAmericard Inc in May '76 to allow members to issue competing Master Charge card. Meanwhile National BankAmericard Inc and its international subsidiary Ibanco plan to convert BankAmericard name to Visa, effective Mar '77, in order to standardize names in 22 different countries. National BankAmericard has accepted 88 new members since May, compared to annual avg of 14, with 59 new members also carrying Master Charge. Competition for merchants is cited as chief motivation for dual membership. Kenneth D Larkin of Bank of America, Dee W Hock of National BankAmericard, John Reynolds...

...Card Assn and George Schindler of Wells Fargo Bank comment. Photo of BankAmericard and Master Charge cards (M.)...

COMPANY NAMES: INTERBANK CARD ASSN; VISA USA (CREDIT CARD CO); VISA INTERNATIONAL SERVICE ASSN
DESCRIPTORS: BANKS AND BANKING; CREDIT CARDS AND ACCOUNTS; TRADEMARKS AND TRADE NAMES

16/3,K/19 (Item 19 from file: 474)

DIALOG(R)File 474:New York Times Abs
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00739303 NYT Sequence Number: 100139761110

Use of credit cards discussed, including subscription fees, installment credit and ease of recording expenses for tax purposes. Different credit cards seen having different advantages, particularly because of types of concerns which accept them. Fall into 2 major categories, those not sponsored by banks, which have annual subscription charge of approx \$20, and those sponsored by banks, which have no subscription charge. Chart of outlets, participating banks and card holders for five major credit card cos, American Express, BankAmericard, Carte Blanche, Diners' Club and Master Charge (M.)

PHALON, RICHARD

New York Times, Col. 3, Pg. 13, Sec. 3
Wednesday November 10 1976

Use of credit cards discussed, including subscription fees, installment credit and ease of recording expenses for tax purposes. Different credit cards seen having different advantages, particularly because of types of concerns which accept them. Fall into 2 major categories, those not sponsored by banks, which have annual subscription charge of approx \$20, and those sponsored by banks, which have no subscription charge. Chart of outlets, participating banks and card holders for five major credit card cos, American Express, BankAmericard, Carte Blanche, Diners' Club and Master Charge (M.)...

COMPANY NAMES: AMERICAN EXPRESS CO; CARTE BLANCHE CORP; DINERS CLUB INC; INTERBANK CARD ASSN; VISA USA (CREDIT CARD CO)
DESCRIPTORS: CONSUMER CREDIT; CREDIT CARDS AND ACCOUNTS; INCOME TAX; PERSONAL FINANCE (TIMES COLUMN)

16/3,K/20 (Item 20 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00679046 NYT Sequence Number: 039882760513

Appellate Div of NYS Sup Ct rejects petition by Macy's, Abraham & Straus and Met Retail Merchants Assn to restore right of retailers to obtain default judgments against consumers that automatically include attorneys' fees. Judge Edward Thompson ruled in Oct '75 that reasonableness of attorneys' fees must be proved (S).

New York Times, Col. 1, Pg. 39

Thursday May 13 1976

...Div of NYS Sup Ct rejects petition by Macy's, Abraham & Straus and Met Retail Merchants Assn to restore right of retailers to obtain default judgments against consumers that automatically include attorneys' fees. Judge Edward Thompson ruled in Oct '75 that reasonableness of attorneys' fees must be proved (S)...

COMPANY NAMES: ABRAHAM & STRAUS INC; MACY, R H, & CO; RETAIL MERCHANTS ASSN, METROPOLITAN NY

DESCRIPTORS: CONSUMER PROTECTION; CREDIT CARDS AND ACCOUNTS; DECISIONS AND VERDICTS; FEES, PROFESSIONAL; LEGAL PROFESSION; SUITS AND LITIGATION

16/3,K/21 (Item 21 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00429284 NYT Sequence Number: 084624730501

NY Federation of Reform Synagogues rejects Pres Nixon's appeal to use 'quiet diplomacy' concerning applications of Jews in USSR for exit visas, 31st annual meeting; calls on Nixon to deny USSR most-favored-nation status until USSR has 'rescinded its extortionate ransom charge for exit visas to Jews'; call for intensified support of bill sponsored by Sen H M Jackson and Repr C A Vanik that would deny trade concessions to USSR until Jews are given right to emigrate; fed pres I Hruskov stresses caution is necessary on accepting Soviet policy dictates; Zionist Orgn of Amer issues statement on Apr 30 lauding Nixon's 'quiet diplomacy' in behalf of Soviet Jews but calling for support of Jackson-Vanik bill)

New York Times, Col. 1, Pg. 5

Tuesday May 1 1973

...appeal to use 'quiet diplomacy' concerning applications of Jews in USSR for exit visas, 31st annual meeting; calls on Nixon to deny USSR most-favored-nation status until USSR has 'rescinded...

COMPANY NAMES: SYNAGOGUES, NY FEDERATION OF REFORMED; ZIONIST ORGANIZATION OF AMERICA (ZOA)

DESCRIPTORS: COLLEGES AND UNIVERSITIES; EDUCATION AND SCHOOLS; EXIT VISA FEES; IMMIGRATION AND EMIGRATION; INTERNATIONAL TRADE AND WORLD MARKET (GENERAL); JEWS; MOST-FAVORED-NATION TREATMENT; POLITICS...

16/3,K/22 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

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07973385 NYT Sequence Number: 000000980309

TO FINANCE A DREAM, MANY ENTREPRENEURS BINGE ON CREDIT CARDS

HO, RODNEY

Wall Street Journal, Col. 1, Pg. 1, Sec. A

Monday March 9 1998

ABSTRACT:

...ups; profile of Wilbert Murdock of the Bronx, who has run up \$25,000 in credit-card debt while working on a computerized golf club; drawing (L)

16/3,K/23 (Item 2 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
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06519644

CITIBANK TO ABOLISH FEES ON 7 MILLION OF ITS CREDIT CARDS
Wall Street Journal, Col. 3, Pg. 4, Sec. A
Friday December 10 1993

ABSTRACT:

Citibank, in a bid to shore up its declining market share in **credit cards**, is eliminating **annual fees** on one-third of its 20 million **credit -card** accounts in the US (M)

16/3,K/24 (Item 3 from file: 475)
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06258750

AT&T STILL WAIVES CREDIT CARD FEES, BUT 'SELECTIVELY'
Wall Street Journal, Col. 6, Pg. 1, Sec. B
Friday March 20 1992

ABSTRACT:

American Telephone & Telegraph Co continues to offer **credit cards** with no **annual fees** selectively, despite publicly halting practice last year (S)

16/3,K/25 (Item 4 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
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06024474

SURVEY SHOWS BANKS' WILLINGNESS TO WAIVE FEES FOR CREDIT-CARD
Wall Street Journal, Col. 6, Pg. 5, Sec. B
Thursday September 12 1991

ABSTRACT:

American Bankers Association survey finds most **credit -card** issuers are willing to waive **annual fees** when pressured by cardholders (S)

16/3,K/26 (Item 5 from file: 475)
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06006333

YOUR MONEY MATTERS
ASINOF, LYNN
Wall Street Journal, Col. 3, Pg. 1, Sec. C
Thursday March 7 1991

ABSTRACT:

Despite talk of credit crunch, most **credit -card** issuers are still aggressively seeking to get cards into hands of increasing numbers of people--and growing number are even selectively waiving **annual fees**; interest rates on **many** cards have actually been rising, despite general decline in rates; issuers are boosting **fees** for late payments, returned checks and other items; drawing (M)

DESCRIPTORS: CREDIT CARDS AND ACCOUNTS; MARKETING AND MERCHANDISING; INTEREST (MONEY)

16/3,K/27 (Item 6 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs
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05779072

SHIFT BY FED MAY SPUR CREDIT-CARD INTEREST RATE CUTS

Wall Street Journal, Col. 3, Pg. 1, Sec. B

Thursday November 8 1990

ABSTRACT:

Federal Reserve Board lifts restriction that prevented some of nation's biggest **credit -card** issuers from offering reduced **credit -card** interest rates or **annual fees** to customers who have loans or deposit accounts at banks (M)

16/3,K/28 (Item 7 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

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05265168

AMERICAN EXPRESS TO RAISE FEES ON GREEN AND GOLD CARDS

SWARTZ, STEVE

Wall Street Journal, Col. 3, Pg. 1, Sec. 2

Friday November 4 1988

ABSTRACT:

American Express Co plans to raise by \$10 **annual fees** for its green and gold **charge cards** in US starting in Dec (M)

16/3,K/29 (Item 8 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

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05019571

JOURNAL TO LIST RATES ON BANK CREDIT CARDS EACH MONTH

Wall Street Journal, Col. 3, Pg. 48, Sec. 1

Tuesday January 13 1987

ABSTRACT:

Beginning today, The Wall Street **Journal** will publish a **monthly** table of selected bank **credit card** interest rates and terms; table (S)

16/3,K/30 (Item 9 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

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05010163

JOURNAL TO STOP PUBLISHING CREDIT CARD RATES TABLE

Wall Street Journal, Col. 3, Pg. 45, Sec. 1

Thursday September 24 1987

ABSTRACT:

Wall Street **Journal** to stop publishing **monthly** table of selected bank **credit card** interest rates prepared by Bank **Credit Card** Observer because of Observer's ties to American Express Co, which has its own credit card...

16/3,K/31 (Item 10 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

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04758566

BUSINESS BULLETIN

ASINOF, LYNN

Wall Street Journal, Col. 5, Pg. 1, Sec. 1

Thursday April 3 1986

ABSTRACT:

...Co says about 95,000 people have signed up for its \$250-a-year platinum **credit card**, generating nearly \$24 million in **annual fees** (S)

16/3,K/32 (Item 11 from file: 475)
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(c) 2000 The New York Times. All rts. reserv.

01151825 NYT Sequence Number: 002553810219
Delaware Gov Pierre S du Pont signs Financial Center Development Act, which seeks to lure subsidiaries of large banks and other financial businesses to Delaware. Measure provides income tax breaks to banks with more than \$20 million in annual earnings, ends interest rate ceilings and allows fees for credit cards (S).
Wall Street Journal, Col. 2, Pg. 20
Thursday February 19 1981

...to Delaware. Measure provides income tax breaks to banks with more than \$20 million in annual earnings, ends interest rate ceilings and allows fees for credit cards (S)...

16/3,K/33 (Item 12 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2000 The New York Times. All rts. reserv.

01142326 NYT Sequence Number: 008541801015
American Express Co plans to distribute quarterly travel magazine to about 80,000 credit cardholders in Asia. Expects to publish first issue in Feb '81 (S).
Wall Street Journal, Col. 1, Pg. 32
Wednesday October 15 1980

American Express Co plans to distribute quarterly travel magazine to about 80,000 credit cardholders in Asia. Expects to publish first issue in Feb '81 (S)...

16/3,K/34 (Item 13 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2000 The New York Times. All rts. reserv.

01138418 NYT Sequence Number: 004633800423
American Express Co will increase annual US membership fee on its green card to \$35 effective July 1, but senior citizens over age 65 will be exempt from \$10 increase. Reports gold card fee will remain at \$35. Plans to tighten overall credit card collection procedures and impose \$10 penalty on accounts that are not paid in full within 60 days of billing date (S).
Wall Street Journal, Col. 2, Pg. 20
Wednesday April 23 1980

American Express Co will increase annual US membership fee on its green card to \$35 effective July 1, but senior citizens over age...

...from \$10 increase. Reports gold card fee will remain at \$35. Plans to tighten overall credit card collection procedures and impose \$10 penalty on accounts that are not paid in full within...

DESCRIPTORS: **CREDIT CARDS AND ACCOUNTS; FINES (PENALTIES); FINANCES; AGED; CREDIT; CONSUMER CREDIT; REFORM AND REORGANIZATION (INSTITUTIONAL); ORGANIZATION ; RATES**

Set	Items	Description
S1	52	AU=(BOYLE, K?) OR BOYLE, K?)
S2	0	AU=(MAISTRE M? OR MAISTRE, M?)
S3	619433	(CREDIT OR BANK OR CHARGE)()CARD? OR BANKCARD? OR CHARGECA- RD? OR CREDITCARD? OR MC OR VISA OR CHIPCARD OR SMARTCARD? OR (CHIP OR SMART)()CARD?
S4	0	S1 AND S2
S5	1	(S1 OR S2) AND S3
S6	52	S1 OR S2
S7	8	S6 AND (CARD? OR FINANCE? OR DUES OR AUTOCHARGE? OR CREDIT? OR PAYMENT? OR CLUB OR TIME?()PAY?)
S8	8	RD (unique items)
S9	8	S8 NOT PY>1999
S10	8	S9 NOT PD>990604

File 15:ABI/Inform(R) 1971-2000/Aug 16
(c) 2000 Bell & Howell

File 9:Business & Industry(R) Jul/1994-2000/Aug 16
(c) 2000 Resp. DB Svcs.

File 623:Business Week 1985-2000/Aug W1
(c) 2000 The McGraw-Hill Companies Inc

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2000/Aug 16
(c) 2000 The Gale Group

File 624:McGraw-Hill Publications 1985-2000/Aug 15
(c) 2000 McGraw-Hill Co. Inc

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 636:Gale Group Newsletter DB(TM) 1987-2000/Aug 16
(c) 2000 The Gale Group

File 621:Gale Group New Prod. Annou. (R) 1985-2000/Aug 16
(c) 2000 The Gale Group

File 16:Gale Group PROMT(R) 1990-2000/Aug 16
(c) 2000 The Gale Group

File 610:Business Wire 1999-2000/Aug 16
(c) 2000 Business Wire.

File 148:Gale Group Trade & Industry DB 1976-2000/Aug 16
(c) 2000 The Gale Group

File 20:World Reporter 1997-2000/Aug 16
(c) 2000 The Dialog Corporation plc

10/3,K/1 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

09009695 SUPPLIER NUMBER: 18685782 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Valuing public goods: discrete versus continuous contingent-valuation responses. (includes appendix)
Boyle, Kevin J. ; Johnson, F. Reed; McCollum, Daniel W.; Desvousges, William H.; Dunford, Richard W.; Hudson, Sara P
Land Economics, v72, n3, p381(16)
August, 1996
ISSN: 0023-7639 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 8571 LINE COUNT: 00709

Boyle, Kevin J ...
... have been used to ask contingent-valuation questions; dichotomous choice, iterative bidding, open ended, and **payment cards** (Boyle and Bishop 1988; Smith, Desvousges and Fisher 1986; Sellar, Stoll, and Chavas 1985). Currently...derive a synthetic dichotomous-choice data set from responses to a valuation question employing a **payment card**. Cameron and Huppert (1991) only knew the intervals from the **payment card** within which respondents' valuation statements occurred (i.e., they did not have a continuous response...it," "closed-ended," or "referendum." The referendum format is a dichotomous-choice question with the **payment** vehicle posed as a referendum vote.
2 Probit equations were estimated and willingness to pay...

10/3,K/2 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

08226909 SUPPLIER NUMBER: 17368796 (USE FORMAT 7 OR 9 FOR FULL TEXT)
In pursuit of profitable relationships: getting closer to customers is the holy grail for retail bankers, but a survey finds only a few have ventured far. (Market Segmentation: Finding the Best Customers - and Keeping Them)
Boyle, Kevin ; Gregor, William
American Banker, v160, n145, p15A(1)
July 31, 1995
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1176 LINE COUNT: 00102

Boyle, Kevin ...
... undepreciated assets, and falling behind newer competitors. The telephone, automobile, and mutual fund companies offering **credit cards** and other financial products are particularly tough competitors.
Among bankers little agreement exists about what...

...too. In the survey, executives said the silo mentality still makes managers in one department -- **credit cards**, for example -- reluctant to share their data bases with colleagues assigned to build deposits or...

INDUSTRY CODES/NAMES: BANK Banking, **Finance** and Accounting

10/3,K/3 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

08153714 SUPPLIER NUMBER: 17472957 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Test-retest reliability of contingent valuation with independent sample pretest and posttest control groups.
Teisl, Mario F.; Boyle, Kevin J. ; McCollum, Daniel W.; Reiling, Stephen D
American Journal of Agricultural Economics, v77, n3, p613(7)
August, 1995
ISSN: 0002-9092 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4225 LINE COUNT: 00370

...Boyle, Kevin J

... article was written during his PhD studies at the University of Maryland. This project was **financed** in part by the State of Maine, Department of Inland Fisheries and Wildlife, the Pittman...

10/3,K/4 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

05927688 SUPPLIER NUMBER: 12630301 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The bioeconomics of resource rehabilitation: a commercial-sport analysis for a Great Lakes fishery.

Milliman, Scott R.; Johnson, Barry L.; Bishop, Richard C.; Boyle, Kevin J.
Land Economics, v68, n2, p191(20)

May, 1992

ISSN: 0023-7639 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 10247 LINE COUNT: 00829

...Boyle, Kevin J.

... trip, with a range of \$0 to \$280. Subsequently, trip expenditures were used as the **payment** vehicle in the valuation question by asking anglers if they would still have made the...

10/3,K/5 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

04719796 SUPPLIER NUMBER: 09051180

Getting an accounting handbook to fly. (City of Wooster, Ohio)

Boyle, Keith P.

Government Finance Review, v6, n5, p19(5)

Oct, 1990

ISSN: 0883-7856 LANGUAGE: ENGLISH RECORD TYPE: CITATION

Boyle, Keith P.

...DESCRIPTORS: **Finance** , Public...

...Local finance --...

...Finance

10/3,K/6 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

04588615 SUPPLIER NUMBER: 08497764 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Temporal reliability of contingent values.

Reiling, Stephen D.; Boyle, Kevin J. ; Phillips, Marcia L.; Anderson, Mark W

Land Economics, v66, n2, p128(7)

May, 1990

ISSN: 0023-7639 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 4209 LINE COUNT: 00371

...Boyle, Kevin J

... when specifying the item to be valued, describing the contingent market, explaining the method of **payment** , and selecting a questioning format for eliciting values. For example, estimates of use values, all...

...insure that the resulting values will be reliable. Alternatively, if respondents are familiar with making **payments** for a resource opportunity on an annual basis, such as a license fee, a valuation exercise asking for

* ... weekly **payments** may not be realistic to respondents and may reduce the reliability of estimated contingent values...

10/3,K/7 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

03933071 SUPPLIER NUMBER: 07091644 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Commodity specification and the framing of contingent-valuation questions.
Boyle, Kevin J.
Land Economics, v65, n1, p57(7)
Feb, 1989
ISSN: 0023-7639 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3252 LINE COUNT: 00266

Boyle, Kevin J.
... 1981; Smith, Desvousges, and Fisher 1986). On a more specific level, the selection of a **payment** vehicle also forms part of the information set and may affect statements of value (Greenley...
...assert that, "by no means does the literature abound with evidence that actual vs. hypothetical **payment** results in different choices. The evidence, we find, is very weak on this point". Ultimately...

...psychological terms, willingness-to-pay responses are behavioral intentions. The corresponding behavior would be actual **payment**. The item being valued is referred to as the "target" (Ajzen and Fishbein 1977; Fishbein...for a fishing license to help maintain the fishery. The timing refers to an annual **payment**, since fishing licenses are purchased annually, and the expenditure would be made when an individual...

10/3,K/8 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

03446750 SUPPLIER NUMBER: 06820411
Welfare measurements using contingent valuation: a comparison of techniques.
Boyle, Kevin J. ; Bishop, Richard C
American Journal of Agricultural Economics, v70, n1, p20(9)
Feb, 1988
ISSN: 0002-9092 LANGUAGE: ENGLISH RECORD TYPE: CITATION

Boyle, Kevin J ...
CAPTIONS: Sample **payment** card . (table); Estimated willingness to pay by treatment and interviewer. (table); Maximum likelihood estimates-predicting respondents...

DIALOG
8/18/00

Set	Items	Description
S1	619748	(SMART OR P OR CREDIT OR BANK OR CHARGE) ARD? OR CREDITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD? OR SMARTCARD?
S2	6720312	CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZATION? OR MERCHANT? OR SERVICE() PROVIDER?
S3	1647550	RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4	5983907	ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO() CHARGE? OR PUSH? OR COMPUTER? OR TIMED OR STANDING-() ORDER? OR APPROVAL() PLAN? ?
S5	3910192	DATABASE? OR DATA() (BASE? OR BANK?) OR DATABANK? OR FILE?
S6	439122	(MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?) (5N) (S2 OR - S3)
S7	225260	POS OR POINT(2N) (SERVICE? OR SALE?) OR (MONETARY OR DUES) (-) PROCESSOR?
S8	1488	S1(S) S2(S) S3(S) S4
S9	6113	DIRECT() DEBIT?
S10	2	S8(S) S7(S) S6(S) S5
S11	183	S8(S) S5
S12	32	S11(S) (S6 OR S7 OR S9)
S13	18385	S1(5N) (S4 OR S9)
S14	151628	S2(5N) S3
S15	167	S13(S) S14
S16	58	S13(5N) S14
S17	4	S15(S) S6
S18	55	S13(3N) S14
S19	91	S10 OR S12 OR S17 OR S18
S20	66	RD (unique items)
S21	69	S19 NOT PY>1998
S22	44	S20 NOT PD>980604

File 15:ABI/Inform(R) 1971-2000/Aug 17
(c) 2000 Bell & Howell

File 9:Business & Industry(R) Jul/1994-2000/Aug 17
(c) 2000 Resp. DB Svcs.

File 623:Business Week 1985-2000/Aug W1
(c) 2000 The McGraw-Hill Companies Inc

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2000/Aug 17
(c) 2000 The Gale Group

File 624:McGraw-Hill Publications 1985-2000/Aug 15
(c) 2000 McGraw-Hill Co. Inc

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

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File 610:Business Wire 1999-2000/Aug 17
(c) 2000 Business Wire.

File 148:Gale Group Trade & Industry DB 1976-2000/Aug 16
(c) 2000 The Gale Group

File 20:World Reporter 1997-2000/Aug 17
(c) 2000 The Dialog Corporation plc

All considered

Full Text

Databases

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01875949 Supplier Number: 43237479 (USE FORMAT 7 FOR FULLTEXT)
WHAT TO DO?: DISCOVER CARD SERVICES may have painted itself into a corner
with its no-fee but high-interest-rate Discover
CardFAX, pN/A
August 19, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 224

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...arch-rival MasterCard International, Discover generates 83% of its
revenues from interest and 12% from **merchant fees**. Though Discover has
a cashback feature to go along with no annual fee, it may...

...Corp., estimates that Discover's return on assets is about 1%, healthy
but lower than **many bank cards with annual fees**. A Discover
spokesperson will only say the company is considering changing its pricing
structure.

22/3,K/27 (Item 12 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01424149 Supplier Number: 41874802 (USE FORMAT 7 FOR FULLTEXT)
NEXT PAGE:
CardFAX, pN/A
Feb 18, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 90

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

The publishing industry is preparing to launch an aggressive new strategy
to **automatically renew magazine subscriptions on credit cards**.
The strategy, devised by consultant Robert A. Bader Associates, involves 12
publishers and 50 titles...

22/3,K/28 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2000 The Gale Group. All rts. reserv.

01436410 Supplier Number: 46784818 (USE FORMAT 7 FOR FULLTEXT)
WINPURCHASE OPENS FOR BUSINESS - FIRST WEB "PUBLISHING FOR ALL OF US"
News Release, pN/A
Oct 8, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1020

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...account on a secure Wave server. Users will establish a cash account
secured by a **credit card**. Each time a purchase is made, the amount of
the purchase is debited **automatically** from the cash account. WINPurchase
customers simply click on a payment button on the seller's web page, and
the transaction will be completed with the **automatic** unlocking of the
content for the buyer. WINPurchase customers can buy a wide range of...

...WINPublishers includes: AIMS Multimedia, Aristo, Arome, BeachWare,
Berkeley Systems, CD-ROM Galleries, Discovery Channel, EnviroMedia,
FileABC, Headbone Interactive, ICE, Inc., Invest Learning, Lightspeed
Interactive, Miller Associates, Modern Media Ventures, The Music...

...Schuster Interactive, Simon, Strategic Simulations, Universal Media and Virtus. Content includes: newsletters, images, photos, research, databases, audio and video selections, cartoons, screenplays, short stories, poems and software. Transactions on the service...

...services that require lengthy processes to qualify for providing on-line transactions and minimum transaction fees of no lower than 25 cents. WINPublish is also the first service that allows publishers...

...web consulting and training for the last two years. In his consulting he has guided several dozen resellers' and business organizations' Internet strategies. He managed the development of the country's first microcomputer-based energy audit...

22/3,K/29 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

05023295 Supplier Number: 47375978 (USE FORMAT 7 FOR FULLTEXT)
Merchants: EC Hosting Service
American Banker, p26
May 12, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 106

OrderEasy allows consumers to order products from multiple merchants with a single credit card transaction. The service gives merchants immediate use of a database server, shopping cart and transaction server. Set up fees range from \$100 to \$750, depending on the number of products and transactions. Monthly recurring fees range from \$15 to \$300; transaction fees start at 2.5 percent. The Internet Mall, 408-863-7110.

22/3,K/30 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

03968850 Supplier Number: 45755874 (USE FORMAT 7 FOR FULLTEXT)
Cover Story
Credit Card Management, v0, n0, p55
Sept, 1995
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2773

... the millions of cardholders that dropped out of its charge card portfolio for enhancement-laden bank cards with lower annual fees and a wider merchant base.

Among the new Optima products being tested by AmEx are three no-fee cards...

22/3,K/31 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

01571006 Supplier Number: 41926378
Magazine Renewals Becoming Automatic
The New York Times, pC10
March 11, 1991
Language: English Record Type: Abstract
Document Type: Newspaper; General

ABSTRACT:
...Assoc, a publishing consulting firm, developed the Auto Renew system in

X

which readers can charge **magazine** subscriptions on their **visa** or Mastercard accounts and authorize **automatic** renewal whenever the subscription expires. These subscriptions then continue automatically unless the subscribers cancel them...

22/3,K/32 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

09838674 SUPPLIER NUMBER: 19714443 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Targeting and reaching the right customers more effectively. (Special Report: Annual Computer Software Guide)
Galenskas, Stephanie Mariel
Direct Marketing, v60, n1, p23(11)
May, 1997
ISSN: 0012-3188 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7000 LINE COUNT: 00613

... complete lead/client activity log, automatic newsletter subscription management, single pay or installment sales, refunds, **automatic** product **renewals**, commissions, **merchant** bank **credit** card processing (optional), unlimited salespeople, vendors and products/services, word processing merge, automatic follow-up for...

22/3,K/33 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

08924426 SUPPLIER NUMBER: 18581507 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The 1996 software guide. (part 2)
Direct Marketing, v59, n2, p34(12)
June, 1996
ISSN: 0012-3188 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7941 LINE COUNT: 00698

... complete lead/client activity log; automatic newsletter subscription management; single pay or installment sales; refunds; **automatic** product **renewals**; commissions; **merchant** bank **credit** card processing; unlimited salespeople, vendors and products/ services; word processing merge; automatic followup for "inactive" clients...

22/3,K/34 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

07296598 SUPPLIER NUMBER: 16033748 (USE FORMAT 7 OR 9 FOR FULL TEXT)
American Development tailors ACH software to PCs. (Brief Article)
Sullivan, Deidre
American Banker, v159, n113, p17(1)
June 14, 1994
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 365 LINE COUNT: 00029

... drafts and loan payments to other banks through AutoDraft. They also use for processing their **Visa** **merchant** **monthly** discount **fees**.
In addition, **Farmers** and **Merchants** markets the product to their customers. A local spa, for example, uses it to draft...

22/3,K/35 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06733299 SUPPLIER NUMBER: 14516091 (USE FORMAT 7 OR 9 FOR FULL TEXT)

DIALOGS

8/18/00

Set	Items	Description
S1	32607	(SMART OR CHIP OR CREDIT OR BANK OR CHARGE) (CARD? OR CREDITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD? OR SMARTCARD?)
S2	279341	CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZATION? OR MERCHANT? OR SERVICE() PROVIDER?
S3	56245	RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4	598279	ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO() CHARGE? OR PUSH? OR COMPUTER? OR TIMED OR STANDING-() ORDER? OR APPROVAL() PLAN? ?
S5	284124	DATABASE? OR DATA() (BASE? OR BANK?) OR DATABANK? OR FILE?
S6	16565	(MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?) (5N) (S2 OR - S3)
S7	9730	POS OR POINT(2N) (SERVICE? OR SALE?) OR (MONETARY OR DUES) (-) PROCESSOR?
S8	151	S1 AND S2 AND S3
S9	42	S8 AND S4
S10	3	S9 AND (S5 OR S6)
S11	122	S1(S) S2(S) S3
S12	35	S11 AND S4
S13	9	S11(S) (S5 OR S6)
S14	8	S8 AND S6
S15	46	S10 OR S12 OR S13 OR S14
S16	46	RD (unique items)
S17	44	S16 NOT PY>1999
S18	40	S17 NOT PD>990604
File	77	Conference Papers Index 1973-2000/Jul (c) 2000 Cambridge Sci Abs
File	35	Dissertation Abstracts Online 1861-2000/Jul (c) 2000 UMI
File	583	Gale Group Globalbase(TM) 1986-2000/Aug 17 (c) 2000 The Gale Group
File	2	INSPEC 1969-2000/Aug W2 (c) 2000 Institution of Electrical Engineers
File	65	Inside Conferences 1993-2000/Aug W2 (c) 2000 BLDSC all rts. reserv.
File	233	Internet & Personal Comp. Abs. 1981-2000/Jul (c) 2000 Info. Today Inc.
File	99	Wilson Appl. Sci & Tech Abs 1983-2000/Jul (c) 2000 The HW Wilson Co.

All considered

Bibliography

Databases

automatic teller machines and automobile tracking. (8 Refs)

Descriptors: **computerised** monitoring; **database** management systems; human factors; image processing; law administration; social aspects of automation

Identifiers: transactional **databases** ; **credit cards** ; **magazine subscription** listings; image processing; commercially advanced tracking devices; personal privacy; personal information; personal movement monitoring; law enforcement; **automatic teller machines**; automobile tracking

Class Codes: C7130 (Public administration); C0230 (Economic, social and political aspects of computing); C5260B (Computer vision and image processing techniques)

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18/5/36 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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03099488 INSPEC Abstract Number: D88001091

Title: **Overwhelming opposition (communications access fees in financial services)**

Journal: ABA Banking Journal vol.80, no.1 p.24, 26

Publication Date: Jan. 1988 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: The US Federal Communications Commission (FCC) has proposed a new fee structure aimed at enhanced **service providers**, a class of interstate communications providers that includes packet networks and **database** hosts. Financial institutions are major users and providers of these services. The FCC wants to remove the rate discrimination between voice and data communications. The new fee structure could mean an extra cost of \$100 million for the banking industry. It will affect the cost of **credit card** authorizations, POS authorizations, dial-up cash management and home banking. The only supporters of the new **fees** are local telephone companies. Imposition of the **fees** will compel the financial services industry to bypass public access networks by using satellites and private microwave links. (0 Refs)

Descriptors: banking; data communication systems; information services; tariffs

Identifiers: financial services; US Federal Communications Commission; fee structure; enhanced service providers; interstate communications; packet networks; database hosts; data communications; cost; banking industry

Class Codes: D2050E (Banking); D2080 (Information services and database systems); D4000 (Office automation - communications)

18/5/37 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00535140 99IY05-305

The phantom Dennis -- The U.K.'s Felix Dennis, publisher of the smash hit Maxim, has some interesting thoughts on the future of the magazine business

Ledbetter, James

Industry Standard, The , May 31, 1999 , p40, 1 Page(s)

ISSN: 1098-9196

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports that many industry observers wonder why Felix Dennis, publisher of Maxim magazine, has not established a solid presence on the Web. States that his company is embarking on an ambitious, if sketchy, campaign to use the Net to overhaul the magazine business. Claims that if Dennis' goal is realized, the site will transform most of the ways magazines

X

acquire and retain subscribers to the Internet. Explains that Dennis wants to **automatically** bill customers via **credit card** whenever a **magazine renewal** date arrives. Calls this idea "direct debit." Says that Dennis boasts he can reduce the cost of **renewals** from \$15 to \$20 per subscriber to \$4 to \$5. Notes the idea of direct-debit **subscription** is not new. Emphasizes what is different about Dennis' approach is the idea of putting direct-debit **subscriptions** on the Web and farming out the process to other publishers, including his rivals. Includes one photo. (CT)

Descriptors: Magazines; Publishing; Internet; Web Sites; Electronic Commerce

18/5/38 (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2000 Info. Today Inc. All rts. reserv.

00528124 99PW03-002

Good providers; the best national and regional ISPs -- Still using AOL to get to the Net? Now's the perfect time to switch. We rate 20 ISPs that are clamoring for your business

Furger, Roberta

PC World , March 1, 1999 , v17 n3 p124-138, 12 Page(s)

ISSN: 0737-8939

Languages: English

Document Type: Buyer and Vendor Guide

Geographic Location: United States

Presents a buyers' guide to the top 20 Internet Service Providers (ISPs). Features a table comparing coverage areas, start-up and **monthly fees** , support policies and availability, installation and performance, all-purpose features, including V.90 access, and business-specific features, such as **credit card** processing and high-speed access. Notes that America Online (AOL) currently holds a 13 percent share among 4500 ISPs. Recommends AT&T WorldNet as the Best Buy. Suggests using a national ISP if Web access is needed while traveling in the United States, and a large ISP like Concentric and IBM for global access. Discusses the range in **monthly** rates, the growth of multiple e-mail accounts, differences in registration procedures, and varying efforts to improve technical support. Includes six photos, six sidebars, two screen displays, and two tables. (amg)

Descriptors: Internet Service Providers; Internet; World Wide Web; Electronic Mail; Consumer Information

18/5/39 (Item 3 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2000 Info. Today Inc. All rts. reserv.

00499039 98PK06-107

CashRegister manages e-sales -- Customizability gives CyberCash's upgrade an edge over rivals

Taschek, John

PC WEEK , June 8, 1998 , v15 n23 p37, 1 Page(s)

ISSN: 0740-1604

Company Name: CyberCash

URL: <http://www.cybercash.com>

Product Name: CashRegister 3.2

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B

Hardware/Software Compatibility: IBM PC Compatible; Microsoft Windows NT; Unix

Geographic Location: United States

Presents a favorable review of CashRegister 3.2 (\$300 to \$800, activation fee; \$40 to \$70, **monthly** service **fees** ; plus per-transaction **fees**), a payment verification and authorization solution for electronic commerce sites from CyberCash Inc. of Reston, VA (703). Requires knowledge of Perl or C programming for the Unix version, or Visual Basic and Active Server Pages for the Windows NT version. Explains that customers maintain

S1 40635 (SMART OR CHIP OR CREDIT OR BANK OR CHARGE) CARD? OR CREDITCARD? OR BANKCARD? OR VISA OR MC OR CHARGE CARD OR CHIPCARD?
OR SMARTCARD?

S2 147118 CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZATION? OR MERCHANT? OR SERVICE() PROVIDER?

S3 18453 RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?

S4 272484 ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-()ORDER? OR APPROVAL() PLAN? ?

S5 555873 DATABASE? OR DATA() (BASE? OR BANK?) OR DATABANK? OR FILE?

S6 9576 (MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?) (5N) (S2 OR - S3)

S7 12394 POS OR POINT(2N) (SERVICE? OR SALE?) OR (MONETARY OR DUES) (-)PROCESSOR?

S8 1328 S1 AND S2 AND S3

S9 894 S8 AND S4 AND S5

S10 126 S9 AND S6 AND S7

S11 41 S10 AND IC=G06F-017?

S12 2956 S1(S) (S3 OR S4)

S13 31 S11 AND S12

S14 31 IDPAT (sorted in duplicate/non-duplicate order)

S15 31 IDPAT (primary/non-duplicate records only)

File 348: European Patents 1978-2000/Aug W02
(c) 2000 European Patent Office

File 349: PCT FULLTEXT 1983-2000/UB=20000803, UT=20000720
(c) 2000 WIPO/MICROPAT

All considered

PCT
+
European Patent
DB's

DIALOG 8/18/00

Set
S1 16306 (SMART OR CREDIT OR BANK OR CHARGE) CARD? OR CREDITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD? OR SMARTCARD?
S2 126427 CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZATION? OR MERCHANT? OR SERVICE() PROVIDER?
S3 9978 RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4 1069848 ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO() CHARGE? OR PUSH? OR COMPUTER? OR TIMED OR STANDING-() ORDER? OR APPROVAL() PLAN? ?
S5 129250 DATABASE? OR DATA() (BASE? OR BANK?) OR DATABANK? OR FILE?
S6 7011 (MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?) (5N) (S2 OR - S3)
S7 8796 POS OR POINT(2N) (SERVICE? OR SALE?) OR (MONETARY OR DUES) (-) PROCESSOR?
S8 10 S1 AND S2 AND S3
S9 108 S1 AND (S2 OR S3) AND S4
S10 28 S9 AND (S5 OR S6 OR S7)
S11 38 S8 OR S10
S12 24 S11 AND IC=G06F?
S13 22 S12 NOT AD>990604
S14 22 IDPAT (sorted in duplicate/non-duplicate order)
S15 21 IDPAT (primary/non-duplicate records only)
File 344: Chinese Patents ABS Apr 1985-2000/Aug
(c) 2000 European Patent Office
File 347: JAPIO Oct 1976-2000/Mar(UPDATED 000801)
(c) 2000 JPO & JAPIO
File 350: DERWENT WPIX 1963-2000/UD=, UM=, & UP=200038
(c) 2000 Derwent Info Ltd

All considered

Foreign
Patent
Databases

transmitted to predefined destination through a transmitter (14).

USE - For sale promotion of product through newspaper and magazine advertisement.

ADVANTAGE - Prevents leakage of credit card number. Facilitates direct sales of product.

Dwg.1/7

Title Terms: AUTOMATIC ; LINE; CUSTOMER; INFORMATION; COLLECT; SYSTEM;
ANALYSE; STORAGE; CUSTOMER; DATA; FIX; TIME; TRANSMIT; SPECIFIC;
DESTINATION; POINT

Derwent Class: T01

International Patent Class (Main): G06F-003/02

File Segment: EPI

15/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

(c) 2000 Derwent Info Ltd. All rts. reserv.

011948209 **Image available**

WPI Acc No: 1998-365119/199832

XRPX Acc No: N98-285163

System for sale of magazines by subscription - has terminals connected to cash registers that process data on smart card with periodic updating over telephone network of data held on central computer

Patent Assignee: GUERIN J (GUER-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2757656	A1	19980626	FR 9615737	A	19961220	199832 B

Priority Applications (No Type Date): FR 9615737 A 19961220

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
FR 2757656	A1		17	G06F-017/60	

Abstract (Basic): FR 2757656 A

The system has a smart card (2) with a fixed ROM memory (4) containing details of the subscription and a read/write memory holding transaction data. A number of terminals (8) capable of processing the smart cards are provided in various locations, coupled to cash registers.

The terminals have compatible card readers (6), a fixed memory containing a file of smart cards, a read/write memory holding transaction data and a modem (20) connected to the telephone network. The terminal can also create the smart cards. From time to time data is transferred over the telephone network from each terminal to a central computer installation (22).

ADVANTAGE - Allows quick tracking of change of address of subscriber and assists in collecting information on subscribers tastes to aid promotion of other journals or products.

Dwg.1/4

Title Terms: SYSTEM; SALE; MAGAZINE ; SUBSCRIBER; TERMINAL; CONNECT; CASH;
REGISTER; PROCESS; DATA; SMART; CARD; PERIODIC; UPDATE; TELEPHONE;
NETWORK; DATA; HELD; CENTRAL; COMPUTER

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-151/00 ; G07F-007/08

File Segment: EPI

15/5/9 (Item 9 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

(c) 2000 Derwent Info Ltd. All rts. reserv.

011752460 **Image available**

WPI Acc No: 1998-169370/199815

XRPX Acc No: N98-134420

Stored value credit card or electronic payment chips mediation for

DIALOG

8/18/00

Set	Items	Description
S1	52	AU=(BOYLE OR BOYLE, K?)
S2	0	AU=(MAISTRE M? OR MAISTRE, M?)
S3	619433	(CREDIT OR BANK OR CHARGE)()CARD? OR BANKCARD? OR CHARGECA- RD? OR CREDITCARD? OR MC OR VISA OR CHIPCARD OR SMARTCARD? OR (CHIP OR SMART)()CARD?
S4	0	S1 AND S2
S5	1	(S1 OR S2) AND S3
S6	52	S1 OR S2
S7	8	S6 AND (CARD? OR FINANCE? OR DUES OR AUTOCHARGE? OR CREDIT? OR PAYMENT? OR CLUB OR TIME?()PAY?)
S8	8	RD (unique items)
S9	8	S8 NOT PY>1999
S10	8	S9 NOT PD>990604
File 15:	ADI/Inform(R)	1971-2000/Aug 16 (c) 2000 Bell & Howell
File 9:	Business & Industry(R)	Jul/1994-2000/Aug 16 (c) 2000 Resp. DB Svcs.
File 623:	Business Week	1985-2000/Aug W1 (c) 2000 The McGraw-Hill Companies Inc
File 810:	Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File 275:	Gale Group Computer DB(TM)	1983-2000/Aug 16 (c) 2000 The Gale Group
File 624:	McGraw-Hill Publications	1985-2000/Aug 15 (c) 2000 McGraw-Hill Co. Inc
File 813:	PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File 636:	Gale Group Newsletter DB(TM)	1987-2000/Aug 16 (c) 2000 The Gale Group
File 621:	Gale Group New Prod. Annou.(R)	1985-2000/Aug 16 (c) 2000 The Gale Group
File 16:	Gale Group PROMT(R)	1990-2000/Aug 16 (c) 2000 The Gale Group
File 610:	Business Wire	1999-2000/Aug 16 (c) 2000 Business Wire.
File 148:	Gale Group Trade & Industry DB	1976-2000/Aug 16 (c) 2000 The Gale Group
File 20:	World Reporter	1997-2000/Aug 16 (c) 2000 The Dialog Corporation plc

All considered

Full Text

Databases

DIALOG
8/18/00

Set	Items	Description
S1	6	AU=(BOYLE OR BOYLE, K?)
S2	7	AU=(MAISTRE M? OR MAISTRE, M?)
S3	16303	(CREDIT OR BANK OR CHARGE)()CARD? OR BANKCARD? OR CHARGECA- RD? OR CREDITCARD? OR MC OR VISA OR CHIPCARD OR SMARTCARD? OR (CHIP OR SMART)()CARD?
S4	0	S1 AND S2
S5	0	(S1 OR S2) AND S3
S6	13	S1 OR S2
S7	13	IDPAT (sorted in duplicate/non-duplicate order)
S8	12	IDPAT (primary/non-duplicate records only)
File 344:		Chinese Patents ABS Apr 1985-2000/Aug (c) 2000 European Patent Office
File 347:		JAPIO Oct 1976-2000/Mar(UPDATED 000801) (c) 2000 JPO & JAPIO
File 350:		DERWENT WPIX 1963-2000/UD=, UM=, & UP=200038 (c) 2000 Derwent Info Ltd

All considered

Foreign
Patent
Databases

Set	Items	Description
S1	69803	(SMART OR CHIP OR CREDIT OR BANK OR CHARGE CARD? OR CREDITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD? OR SMARTCARD?
S2	928042	CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZATION? OR MERCHANT? OR SERVICE() PROVIDER?
S3	227525	RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4	744113	ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-()ORDER? OR APPROVAL()PLAN? ?
S5	412310	DATABASE? OR DATA() (BASE? OR BANK?) OR DATABANK? OR FILE?
S6	74079	(MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?) (5N) (S2 OR - S3)
S7	21405	POS OR POINT(2N) (SERVICE? OR SALE?) OR (MONETARY OR DUES) (-)PROCESSOR?
S8	7253	S1 AND S2 AND S3
S9	1915	S8 AND S4 AND S5
S10	47	S9 AND S6 AND S7
S11	913	S1(S)S2(S)S3
S12	5	S10 AND S11
S13	210	S1(S)S2(S)S3(S)S4
S14	32	S13(10N) (S5 OR S6)
S15	37	S12 OR S14
S16	36	RD (unique items)
S17	27	S16 NOT PY>1998
S18	26	S17 NOT PD>980604

File 635:Business Dateline(R) 1985-2000/Aug 17
(c) 2000 Bell & Howell

File 570:Gale Group MARS(R) 1984-2000/Aug 17
(c) 2000 The Gale Group

File 47:Gale Group Magazine DB(TM) 1959-2000/Aug 17
(c) 2000 The Gale group

18/3,K/1 (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0756546 97-15077

Metris stock popular in first day of trading

Fiedler, Terry
Star Tribune-Minneapolis (Minneapolis, MN, US) pD1
PUBL DATE: 961026
WORD COUNT: 554
DATELINE: Minnetonka, MN, US, Midwest

TEXT:

...enticing people with a low rate and annual fee."

Drawing heavily on Fingerhut's proprietary **database** of 30 million credit histories, Metris markets secured and unsecured **credit cards**, including the Fingerhut co-branded MasterCard and the Direct Merchants Bank MasterCard, to households with...

18/3,K/2 (Item 2 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0682772 96-39997

Banking on your personal computer: Services expand for both home and business users

Anonymous
Business Digest-Southeastern Massachusetts/Cape & Islands (Hyannis, MA, US)
, V10 N12 p4
PUBL DATE: 960300
WORD COUNT: 2,892
DATELINE: Hyannis, MA, US, New England

TEXT:

...IDEAL system goes one step beyond other programs since in addition to keeping track of **computerized databases**, it has an imaging capability that allows for the electronic storage of paper documents. IDEAL ...

18/3,K/3 (Item 3 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0680948 96-38158

Banks focus services on business needs

Goldbeck, Christine M
Northeast Pennsylvania Business Journal (Dallas, PA, US), V12 N4 p15
PUBL DATE: 960300
WORD COUNT: 1,004
DATELINE: Wilkes-Barre, PA, US, Middle Atlantic

TEXT:

Accessibility and low service **fees** are measurements **many** businesses use to select banking service's. Banks throughout the region tailor checking, savings and...

18/3,K/4 (Item 4 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0386432 93-37637

The senior benefits: Ba in fierce battle for older customers' dollars
Deters, Barbara
The Arizona Republic (Phoenix, AZ, US) sF p1
PUBL DATE: 930404
WORD COUNT: 1,348
DATELINE: Phoenix, AZ, US

TEXT:

...accounts that offer no-cost services, such as free travelers' and cashiers' checks and no **monthly** charges on checking and no **annual fees** on **credit cards** .

For years, **many** of the state's banks have catered to the needs of consumers age 50 or...

18/3,K/5 (Item 5 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0273402 92-19743

Automobile club of Southern California -- The Motorist's Best Friend
HaLevy, Libbe S.
Southern California Business (Los Angeles, CA, US), V38 N2 s1 p8
PUBL DATE: 920200
WORD COUNT: 1,050
DATELINE: Los Angeles, CA, US

TEXT:

...our members' needs, building efficiency while reducing costs."

Several new programs mirror that philosophy. The **Club** recently added a locksmith service to the basic **membership** . "**Many** of the newer cars require locksmiths to get into them. I can't say they...

18/3,K/6 (Item 6 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0230993 91-54028

American Express Gets Benefactor
Crenshaw, Albert B.
The Washington Post (Washington, DC, US), V114 N240 sD p1
PUBL DATE: 910802
WORD COUNT: 631
DATELINE: Washington, DC, US

TEXT:

...balance every month. Relying on the interest income, those cards have put pressure on both **merchant** and cardholder **fees** . **Many Visa** and Mastercard issuers waive **annual fees** to good customers, for example.

American Express, however, has said that it has come to...

18/3,K/7 (Item 7 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0005739 85-05739

Credit Unions Add Services, Members
Cassella, Rochelle

PUBL DATE: 850800

WORD COUNT: 838

DATELINE: Rome, NY, US

TEXT:

...transformed into butterflies, credit unions are no longer one-person operations headquartered in factory cafeterias. **Many** are multi-million dollar **organizations** offering everything from free checking to **automatic** teller machines and **credit cards**. Total assets of the country's 18,860 employer-sponsored, community-based and multi-group...

18/3,K/8 (Item 1 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)

(c) 2000 The Gale Group. All rts. reserv.

01929145 Supplier Number: 63373759 (USE FORMAT 7 FOR FULLTEXT)

1998 Non-Profit Software Guide.

Direct Marketing, v60, n6, p6

Oct, 1997

ISSN: 0012-3188

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 8096

... batching, and address corrections and updates with ZIP+4. NEW - Web access to your donor **database**, Electronic Funds Transfer, **Credit Card** Authorization and Gift Bar Coding.

System Specifications: Pentium 100 MHz or higher recommended, 16 MB

...

18/3,K/9 (Item 2 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)

(c) 2000 The Gale Group. All rts. reserv.

01633639 Supplier Number: 47483226 (USE FORMAT 7 FOR FULLTEXT)

A new class act at AMEX

Sherrid, Pamela

U.S. News & World Report, v122, n24, p39

June 23, 1997

ISSN: 0041-5537

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; General Trade

Word Count: 1419

... from Visa and MasterCard. And American Express still gets millions of consumers to shell out **annual fees** of \$55 to \$300 for **many** of its cards through a combination of brand strength and service features.

So far, American...

18/3,K/10 (Item 3 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)

(c) 2000 The Gale Group. All rts. reserv.

01496512 Supplier Number: 45440740 (USE FORMAT 7 FOR FULLTEXT)

The Wal-Mart of Card Enhancements: Hoping to stem attrition and beef up revenue, issuers are turning to fee-based perks. The Signature Group, a one-stop shop fo

Credit Card Management, v0, n0, p94

April, 1995

ISSN: 0896-9329

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1714

... Signature started out in the insurance business and still offers a host of insurance products, **many** of its newer services involve **membership** programs and **clubs**. In 1992, for instance, it launched Dining a la Card, which for a \$49.95...

18/3,K/11 (Item 4 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2000 The Gale Group. All rts. reserv.

01478013 Supplier Number: 45184256 (USE FORMAT 7 FOR FULLTEXT)
AmEx's newfound love of lending: Merchant, consumer rebellion forced changes
Advertising Age, v0, n0, p4
Dec 5, 1994
ISSN: 0001-8899
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 956

... to discount one primary revenue source. And cardholders began abandoning AmEx, unwilling to pay steep **annual fees** when **many** other cards were free.

The core U.S. personal charge-card business has lost 1...

18/3,K/12 (Item 5 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2000 The Gale Group. All rts. reserv.

01419231 Supplier Number: 44475453 (USE FORMAT 7 FOR FULLTEXT)
Why Debit Goes Unheralded
Credit Card Management, v0, n0, p48
March, 1994
ISSN: 0896-9329
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3196

... minds.

The implications for banks of getting debit cards firmly established with both consumers and **merchants** are enormous. If debit ever fully realizes its potential, it will generate transaction volumes far beyond what **credit cards** have to offer. As a fee-based product, debit could throw off huge revenue streams for banks. And, unlike **credit cards**, debit is a market banks thoroughly control because they control the core deposit accounts - few...

...Consumers who understand the product are frustrated at not being able to use it at **merchant** locations other than gas stations and grocery stores (chart, page 52). Those who don't...

...line debit suggests the industry itself isn't sure how to proceed. Meanwhile, millions of **merchants** that see little value in debit sit contentedly on the sidelines.

Fee-based Revenue

The...

...difficulty lies in the very word debit. In a bid to banish the D word, **Visa** and MasterCard are urging issuers to call their cards check cards, money cards, cash cards...

...key question of who is going to make the case for debit cards to consumers, **merchants**, and, for that matter, issuers themselves.

Yet it is from the issuers that much of...

...show how banks can make money on debit cards. 'The revenue potential might put a **credit card** guy to sleep,' says James B. Shanahan, a

partner in Business Dynamics, a Nyack, N...

...authorized on the spot, posting and settlement occur two or three days later. Issuers collect **credit card** interchange rates on transactions. And **merchant** acceptance is less a problem for off-line debit: It piggybacks on the network connecting the 2.1 million domestic **merchants** that already accept **Visa** and MasterCard **credit cards**.

This is enough for banks looking to play it safe. 'For the gee-whiz guys...

...looking for bottom-line revenue, and the practical consideration is that there are millions of **merchants** out there who can accept off-line cards already.'

This is the basket where **Visa** has placed its debit eggs, renaming the product the **Visa** check card and introducing payment-authorization refinements to make it possible for banks to issue...

...numbers, helping to expand terminal deployment by 60% last June, compared to year-earlier levels. **Monthly** transactions were up 49% last September over September 1992 (chart).

But the actual number of **merchant** locations is somewhere in the 40,000 to 60,000 range, paltry compared to credit's infrastructure, and largely confined to the gasoline and grocery **merchant** categories. And while a cadre of early adopters are regularly using their automated-teller cards...

...on-line debit is caught in a classic chicken-or-egg situation. Without a viable **merchant** base, there's no point in promoting card use among consumers. Without a critical mass of customers demanding that **merchants** accept debit payments, there's little pressure on most **merchants** to invest in the necessary hardware, including keypads for personal identification numbers.

For a new payment option, debit is remarkably long in the tooth. **Visa**'s version has been in the market for more than 15 years. After purchasing Interlink from Bank of America, First Interstate Bancorp, and Wells Fargo Bank in fall 1991, **Visa** unveiled a strategy that made ...boost those proportions to the 50%-to-80% range. But on-line still dominates the **Visa** mix, and the combined total of 40 million cards is short of the 45 million ...

...cards actually being used is even more underwhelming. Although 15.1 million cards with the **Visa** mark had been issued by year end, most of them are seldom or never used...

...total cards produces an average number of transactions per card of 1.55. According to **Visa**, active cardholders average 4.7 **monthly** transactions. That means only one-third of those 15.1 million **Visa** check cards are actually being used.

MasterCard, meanwhile, hasn't set the world on fire...
...checking-account holders who meet their underwriting criteria. In effect, retail bankers are borrowing a **credit card** marketing gambit that predates prescreened credit offerings.

'Over the last year or so, bankers have recognized that mass conversion is more effective than direct-mail solicitations to the customer **file**,' notes Business Dynamics' Shanahan. But even mass conversion only produces about a 20% activity rate...

...about \$1.5 million from its off-line cards. 'It's not anywhere near the **credit card** revenues,' says Metzler, but the bank's **credit card** portfolio draws customers nationwide, whereas the Money card is restricted to the bank's checking...

...circulation, Metzler sees considerable potential for reducing check-processing costs through on-line debit, but **merchant** acquiring is going to be a tough sell. It's also an unavoidable one. 'You...

...to bring value to (the card) before you can sell it to consumers,' says Metzler.

Merchant Marketing

The card associations agree. That's why **merchant** acquisition is the first priority of both Maestro and Interlink. 'In many ways, we're where **credit cards** were 20 years ago,' suggests Vicki J. Hall, Interlink's director of marketing. 'The major acquirers are up and running in selling the service to their **merchant** bases. That has to be our number-one priority.'

Interlink quadrupled its **merchant** base in 1993, though it still stands at an anemic (by **credit card** standards) 27,500 locations and 103,000 terminals. The goal for year-end 1995 is 175,000 **merchant** locations.

An even more ambitious target is being set by Maestro. Indeed, MasterCard is betting...

...10% or 15% of its customers,' insists Maestro President Arthur D. Kranzley.

With 16,000 **merchant** locations at year-end 1993 and another 24,000 committed, Maestro is rapidly closing the gap with Interlink. Worldwide, the system has 178,000 **merchants** and commitments from 286,000. Kranzley believes 300,000 to 500,000 domestic locations is 'just a few years away,' and at that point there will be sufficient **merchant** acceptance to justify aggressive consumer marketing.

Consumer marketing is also being done, along with usage...

...as opposed to 'glitzy television ads' for the time being.

The logic of developing a **merchant** base before launching wide-scale consumer marketing is hard to refute. Still, this is not how **credit cards** were originally sold to a skeptical public. Industry veterans recall the difficulty of selling small to mid-sized **merchants** on the benefits of accepting **credit cards** at a cost of 300 or 400 basis points per transaction at a time when their customers were not pressuring them to accept plastic.

'What put **credit cards** over the top in the mid-1960s is when big banks in city after city...

...card-marketing consultant in Westlake Village, Calif., who got his start in 1959 as a **merchant** sales representative. 'It was like a wave rolling across the country, and it became relatively easy to sell the **merchant** on the card after creating demand among consumers.'

ISOs' Big Chill

Even if debit cards can't be sold the way **credit cards** were, the strategy of first expanding **merchant** acceptance for debit is already up against a significant barrier. As they did with **credit cards**, many acquiring banks are depending on independent sales **organizations** to sign up **merchants** for on-line debit. But, fearful of the kinds of problems some unscrupulous ISOs created for **credit card** acquirers, regional electronic banking networks are demanding cash bonds, registration **fees**, and **annual dues** from ISOs.

That's self-defeating, argues consultant Paul R. Martaus of Clearwater, Fla., who estimates ISOs control 72% of **merchant** locations. 'Many of the ISOs are former bank executives who lost their jobs because of industry consolidation...

...A lot of these guys make 5 cents for every transaction that goes through their **merchants**, and it would take an awful lot of nickels for them to pay the **fees** being demanded.'

Those charges can add up, and may be prohibitive for smaller operators. One...

...nationwide, working through five banks and selling its services to about 45,000 mostly small **merchants**. The Agoura Hills, Calif., firm already has spent close to \$60,000 to sign **merchants** to major regional networks such as Honor, Most, Explore, Yankee 24, and Pulse. **Annual fees** and network-mandated training seminars represent additional ongoing costs.

Fewer than 1,500 of Cardservice...

...expects rapid deployment. Beginning this month, the pads become part of a turnkey package of **bank card**, T&E card, and check-guarantee service

provided to clients. Most of the 2,800...

...added each month will be able to accept debit, and tell marketing efforts and inserts in **monthly** invoices will be used to sell the existing customer base.

Even if ISOs are willing to sell debit under these conditions, banks may well face another problem: The **merchants** appear to prefer what is, from the banks' point of view, the wrong kind of debit. 'Visa' and the banks can make 10 times more money on off-line than on-line...

...is the wave of the future,' predicts Charles R. Burtzloff, Cardservices president.

The reason most **merchants** that look into debit prefer on-line is simple: It costs them less than off-line. If a **merchant** has the option of routing a transaction through the local network at the typical on-line cost of 5 or 10 cents or paying 1.3% **credit card** interchange on an off-line card, the choice isn't hard for the **merchant** to make.

'**Merchants** are driving debit because they see it as less expensive than credit,' points out Peter...

...Martaus tells the story of a Carolina banker who signed up more than 4,000 **merchants** in 90 days recently. Never mind that few if any of those **merchants** 'customers were using their ATM cards at the **point of sale**. Simply by explaining the realities of off-line debit pricing and how to spot those cards and route them through the Honor network instead, he was able to quintuple his **merchant** base.

Once banks get past the **merchant** question, they'll find that selling debit to consumers can be a significant expense. The card associations can help, as they have with **credit card** marketing. But, unlike **credit cards**, debit cards are a local product intended for local use, and much will depend on...

...off-line or on-line, would benefit if it was brought under the auspices of **credit card** management. Both are electronic payments, the argument goes, off-line is already using credit's data highway, and **credit card** executives have the marketing acumen to make debit a mainstream payment product.

Don't hold...

...Shay, a senior vice president at Baybanks Systems Inc. in Waltham, Mass. 'But what drives **credit cards** is credit, and that belongs over there.'

Seconding that opinion is James Grant, marketing director...

...s debit program and a former credit marketer there. 'True, we process debit through our **credit card** network, but it would be a disaster to merge the two,' he says. '...it breaks out of the grocery and gasoline categories. Doing that will require marketing - to **merchants** as well as consumers. Banks could see the case, years ago, for **pushing credit cards** - particularly after the credit crunch of the late 1970s eased while leaving **annual** percentage rates at 19.8%.

But the case for debit marketing is less clear. Thus...

...challenge. The question is not whether the associations are up to it, or whether the **merchants** are. It's whether the banks are.

Tables show 6/91-6/93 numbers of on-line terminals by **merchant** type; 9/91 -9/93 total transactions & terminals among regionals; and 1991-1993 data for...

...056 78,071

Source: Bank Network News

Where Debit is Accepted (On-Line Terminals by **Merchant** Category)

	June '93	June '92	June '91
Fast Food	4,477	N/A	N/A...
...others	17,606	16,621	13,434

Total 154,991 95,163 69,796

Source: POS News

Interlink vs. Maestro

	1993	1992	1991
Interlink cards	25,000,000	16,000,000	12,000,000
Interlink monthly transactions	12,000,000	10,700,000	8,770,000
Maestro cards	8,000,000	2,000,000	0
Maestro monthly transactions	N/A	N/A	0

Source: MasterCard, Visa

18/3,K/13 (Item 6 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)
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01258799 Supplier Number: 42755404 (USE FORMAT 7 FOR FULLTEXT)

AmEx will revamp 2 books; talks on with Time Warner

Advertising Age, v63, n7, p54

Feb 17, 1992

ISSN: 0001-8899

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 396

... Express management."

A key element is whether Time Warner will get access to AmEx's **database** so it can offer Time Inc. **Magazine** Co. subscribers direct **credit -card** billing and automatic subscription renewal.

If a deal is reached, it's unclear whether AmEx...

18/3,K/14 (Item 7 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)
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01237391 Supplier Number: 42510679 (USE FORMAT 7 FOR FULLTEXT)

AmEx talks to Time Warner

Advertising Age, v62, n48, p1

Nov 11, 1991

ISSN: 0001-8899

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 596

... to its charge card business, and is reluctant to allow potential buyers access to its **database**, used to **automatically** renew **subscriptions**.

K-III sources say talks with AmEx collapsed because K-III feared Travel & Leisure was...

18/3,K/15 (Item 8 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)
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01217796 Supplier Number: 42325367 (USE FORMAT 7 FOR FULLTEXT)

Why Australian Banks Want Card Fees

Credit Card Management, v0, n0, p90

Sept, 1991

ISSN: 0896-9329

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2180

... tries to write uniform banking laws that, among other things, could allow banks to charge **annual fees** on interest-bearing plastic.

Many bankers are skeptical that the politicians will buck public sentiment which holds that Australia's...

18/3,K/16 (Item 9 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
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01195751 Supplier Number: 42115294 (USE FORMAT 7 FOR FULLTEXT)
France: A Huge Market with Big Question Marks
Credit Card Management, v0, n0, p39
June, 1991
ISSN: 0896-9329
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1629

... on most of the continent. Last year, the discount averaged 0.85%. The below-cost **fees** were thrust upon banks when **merchants** successfully sued Cartes Bancaires **two** years ago and forced the **fees** down.

Bank cards function as credit cards only when there are insufficient funds in the...

18/3,K/17 (Item 10 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
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01166065 Supplier Number: 41831776 (USE FORMAT 7 FOR FULLTEXT)
The Decade of the Debit Card, PART #1
Credit Card Management, v0, n0, p42
Feb, 1991
ISSN: 0896-9329
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3119

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...to blast off. With consumer awareness heightened and technology in place at more and more **merchant** locations, debit is positioning itself to be the card of choice in the 1990s.

By Katherine Morrall

This could be the decade that electronic debit at the **point** of **sale** finally gets its act together and fulfills the multitude of predictions for explosive growth that...

...reached historically high levels, and some experts are predicting that debit cards will eventually overtake **credit cards** in transaction volume. Debit finally has proved itself as a product to be reckoned with...

...now fueling its growth. Perhaps the most important element is that the consumer market and **merchants** now appear to be ready for a plastic direct-debit payment system.

Transaction volume, in many cases, has doubled and more and more **merchants** are installing **point -of-sale** programs. Overall, there were an estimated 60,517 terminals at the end of 1990, doing an estimated 15.7 million transactions a month, according to **POS** News. Terminal deployment grew 14% since June 1990 and 18.5% since November 1989. **Monthly** transactions grew 44% during the entire year and 27% during the second half of the...

...bank networks, including MAC and Owl, are expecting to at least double the number of **POS** transactions on their networks, according to a **POS** News survey. Star and other top networks project increases of up to 25% or

more...

...on debit cards becoming the preferred method of payment during the 1990s, perhaps even outdistancing **credit cards** in transaction volume. "This has been an unusual year," says Ronald Congemi, president of the... saying debit was going to explode, now we finally have the numbers to show that **POS** has grown rapidly."

The financial community is taking notice. MasterCard is so convinced that debit...

...preparing to launch an on-line debit program sometime this year. Currently, both MasterCard and **Visa** have off-line debit programs that make use of the **credit card** infrastructure. The debit programs are called off-line because they are not electronically linked directly to cardholders' checking accounts. Instead, transactions are batch-processed similar to **credit cards**. Because of a two- or three-day lag time between the sale and the actual...

...scope because they are electronically linked directly to customers' accounts via electronic funds transfer networks. **Merchants** can determine immediately at the **point of sale** whether sufficient funds are available to cover transactions. "If debit is to succeed, it needs..."

...sees its proposed on-line program as a way to differentiate itself from its competitor **Visa**. **Visa** is also looking at an on-line program of its own, but is not pursuing it as aggressively as MasterCard. Instead, **Visa** sees its future in strengthening its off-line debit program.

Last year, **Visa**'s program grew 14% during the first half of 1990, with over 7 million cards...

...a total of 1.5 million cards issued by mid-December.

Continued Growth

By 1995, **Visa** expects debit card payments as a whole will increase 40-fold. The size and scope of **Visa**'s program is one reason the **bank card** company says it is still focusing its attention on **Visa Debit**. About 8 million **merchants** accept **Visa Debit**, (the same is also true for **MasterDebit**). The **bank card** companies were able to instantaneously develop a **merchant** base because any **merchant** that accepts **Visa** or **MasterCard credit cards** must also accept the debit cards. **Merchants** did not have to invest in any equipment in order to take debit cards because transactions share the **credit card** infrastructure. The same might not be true of an on-line program, which is why **Visa** intends to position its off-line product as the preferred card, says Michael E. Cooper, senior vice president of debit product development for **Visa**.

Yet, nevertheless, MasterCard feels the time has come for a national on-line program. Similar attempts in the past, **Entree**, for instance, have failed, and several industry observers say the **bank card** companies can't afford another failure. Part of the problem in previous attempts to create...

...of control. **Entree** was to be set up as a separate company by the two **bank card** companies. This upset regional networks that had invested significant time and money in creating their...

...line programs. **Entree** never made it beyond the planning stages, however, because of antitrust suits filed by 13 attorneys generals. **Entree** was an attempt to undermine the fledgling debit market, they...step in the evolutionary debit process." MasterCard's Hogan agrees.

"The time is right for **POS** debit to take off," insists Hogan. "It is beginning to happen."

For the past 15 years, **credit card** transactions have hovered around 2 to 2.3 transactions per cardholder per month. Debit, in...

...15 years ago, the average number of transactions per month was less than that for **credit cards**. Now, according to a study by PSI Inc., Tampa, Fla., that figure has increased to 6.7 transactions per month.

While average per card transactions for **credit cards** remained flat, automated clearing houses experienced a banner year in check processing. Consumer payments in...

...3.5 trillion annually. If that total, only 10.5% of purchases are made with **credit cards**, according to a study by **Visa**. Cash and checks account for the other nearly 90% of the purchases. This is an...

...future growth to come from displacement of checks and cash as a payment system not **credit cards**. That does not mean however, that the **credit card** industry will be left untouched once debit takes off.

There will always be a need...

...at Comerica Bank, Detroit. The role of debit, many experts say, will be to displace **credit cards** as a transaction card for everyday or routine transactions, but not for expensive high-end...

...David Huddleston, executive vice president of Credit Systems Inc., a St. Louis-based debit and **credit card** processor, sees **credit cards** displacing installment loans and becoming loan cards, and debit cards taking over as transaction cards at the **point of sale**.

People eventually will begin to prefer using debit cards and will change their attitudes toward **credit cards**, says Huddleston. Several economic and tax law considerations will cause this shift from credit to debit.

During a recession, consumers are reluctant to charge up high balances on **credit cards** because of fears of not being able to pay them off. High interest rates also will discourage cardholders from relying on **credit cards**, says Huddleston.

Another important factor that will erode **credit card** usage is that interest payments will no longer be tax deductible. "People will be holding ...

...supports the theory that consumers are ready for debit and will use it at the **point of sale** if debit cards are made available by their financial institutions. PSI surveyed 12,760 households...

...institutions.

The PSI study also supports the theory that debit will displace checks more than **credit cards**. Of those who use debit cards, 31% write fewer checks, while only 12% use their **credit card** less. A study by **Visa** also found that once a consumer was issued a debit card, fewer checks were written. Consumers reported that prior to receiving a **Visa** Debit card, checks were used for 30% of their purchases. After receiving a card, checks were used for only 8% of the purchases.

Rea says **credit cards** won't feel the impact of debit until approximately 5% of all card volume is...

...card availability is not enough to propel debit into the stratosphere. Without widespread acceptance at **merchant** locations, debit will go nowhere. For years, **merchants** have been reluctant to embrace debit as a payment system because they thought it too high priced or assumed that it had little consumer support. But **merchants'** attitudes are changing.

Regional networks have now issued enough debit cards so that it is...

...not to be charged for debit, but are centered on how much. When compared to **credit cards**, which carry discount **fees** tied to percentages, debit transactions, which carry flat rates, seem more attractive. **Merchants** now seem eager for direct-debit programs.

Steger of Comerica says **merchant** participation is the key to debit's success and will be driving its growth in the future. Indeed, much of debit's growth already is being attributed to **merchants**.

Congemi of the Star network says most of his network's growth came from adding more **merchant** locations, which gave cardholders more options to use their cards. With 3,300 **merchant** locations currently, Congemi says that number will increase by 1,400 by mid-year.

Star isn't the only network that saw renewed **merchant** interest. Like Congemi, Thomas Bass, president of the Exchange/Accel network, Bellevue, Wash., credits an increase in **merchant** locations as the impetus behind his network's 75% growth this year. Exchange/Accel refused...

...release any specific transaction numbers.

Over the years, Bas... says he has noticed that once **several** key **merchants** make the commitment to debit, others follow. "Once one **merchant** figures out that debit increases retail market share, everyone begins to install it," he says...

...s Jr.

Carl's Jr. spent \$2,500 to \$3,000 per site to install **POS** systems at its 535 restaurants. That is a large dollar commitment, but Altman says it ...

...up the fast-food door for the check-paying public."

Most regional network executives expect **merchants** with heavy transaction volume in cash and checks to launch debit programs during the 1990s. The **merchant** segment leading the charge will be grocery stores, they say. In the last six months...

...24 locations near Santa Barbara have all implemented or announced plans for debit programs, reports **POS** News.

In addition, a number of national and regional chains are said to be planning...

...to Bobby Gowens, executive vice president of finance and administration at Randall's Foods, Houston.

Credit card managers are hoping that debit will pave the way for **credit cards** in supermarkets. Only about 750 supermarket locations accept **Visa** or MasterCard, according to **Visa**. In an effort to capture a portion of the \$330 billion in **annual** sales at supermarkets, **Visa** has lowered its interchange rate for supermarkets to 1%. The new schedule takes effect April 1.

Visa hopes the program will make credit more attractive to supermarkets and also broaden its debit program **merchant** base. Both **Visa**'s debit and credit products are priced the same.

The excitement generated by **POS** programs in supermarkets is expected to spark excitement in other **merchant** areas as well. Donald Maurer, senior vice president of the MAC network, headquartered in Philadelphia...

...out that as we engaged in programs to pump up supermarket transactions, the general retail **merchants** would pick up transactions as well."

What remains to be seen, however, it just how...

...bugs that need to be eliminated before debit blasts off and reaches its full potential. **Merchants**, banks, regional networks and the **bank card** companies themselves all have different ideas on how debit should look and work. The most...

...Ga.

This has made banks nervous about spending more money on debit and the strong **credit card** banks are looking toward the **bank card** companies to take the lead in establishing programs, he says. That is causing problems at the regional level where the attitude toward MasterCard and **Visa** is "stay out of my backyard," explains Coenen.

Tables include top 10 **POS** networks, **POS** growth and terminal deployment in years 1987 to 1990.

Top **POS** Networks: The Big Got a Lot Bigger in 1990

Network	Terminals 11/90	Transactions 11...networks.
1989 numbers are the totals from Honor and Avail.		
Relay did not have a POS program.		

NOTE: Terminal counts have been adjusted to eliminate duplication. ACH terminals include those that only accept a proprietary card. Rankings based on November, 1990 transactions.

Source: **POS** News

1990: A Banner Year for POS Growth (monthly transactions in 000s)

11/87	5,000
11/88	7,700
11/89	10,900
11/90	15,700

Source: POS News

Terminal Deployment Speeds Up
(debit terminals on-line)

1987 -	41,116
1988 -	44,000
1989 -	51,054
1990 -	60,517

Source: POS News

PRODUCT NAMES: 6020150 (Consumer Bank Credit Card Svcs); 6020000
(Commercial Banks); 7374341 (Credit Card Processing Services)
NAICS CODES: 52221 (Credit Card Issuing); 52211 (Commercial Banking
); 51421 (Data Processing Services)

18/3,K/18 (Item 11 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
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01160373 Supplier Number: 41780565 (USE FORMAT 7 FOR FULLTEXT)
Magazines set to test automatic renewals
Advertising Age, v62, n1, p6
Jan 7, 1991
ISSN: 0001-8899
Language: English Record Type: Fulltext Abstract
Document Type: Magazine/Journal; Trade
Word Count: 538

... declined to identify. In March, a major test of consumer response
will be launched.

Participating **magazines** - Mr. Bader expects as **many** as 100 to sign
on by March - will offer selected groups of subscribers the opportunity...

18/3,K/19 (Item 1 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

05502445 SUPPLIER NUMBER: 19709555 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Click here to pay. (electronic commerce) (includes related article on the
H.323 standard) (Company Business and Marketing)**
Zgodzinski, David
Internet World, v8, n9, p60(7)
Sept, 1997
ISSN: 1097-8291 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4008 LINE COUNT: 00368

...ABSTRACT: and relatively inexpensive for the retailer. However, few
banks back it as yet. More recently, **POS** software specialist IC Verify,
Internet Mall and Open Market have moved into electronic commerce.
Merchants can sign up with Internet Mall, which handles all transactions
for a startup fee plus...

... signal the end of this indeterminate phase of Internet commerce
history.

Software developers, banks, and **credit card** companies are all
pushing (in some cases jointly) to deliver transaction systems for online
merchants that are trusted, affordable, and easy to use. If these new
payment mechanisms gain the...

...going to start seriously shopping.

Nicole Vanderbilt, consumer market analyst for Jupiter Communications, offers that **organization** 's conservative forecast for total retail sales on the Internet: "We predict that sales will...

...105 billion, if Jupiter's predictions are borne out, we're looking at 150 percent **annual** growth. If that trend continues, the flow of Net-based revenue will be impressive before...

...Please note: Our emphasis here will be on systems designed primarily for retail payments via **credit card** ; there's a whole other universe of electronic systems for handling transfers of very small...

...Personal Identification Number (PIN) that's used in the registration process. Once a user's **credit card** information is registered with FV, a modified version of the PIN, called a VirtualPIN, is...

...validate purchase transactions.

Down at the Inter-Mall, when FV shoppers make purchases from a **merchant** that supports the First Virtual system, they type in their VirtualPIN, whereupon sale details are conveyed from the **merchant** to First Virtual. FV then e-mails a confirmation to the customer, who in turn acknowledges via e-mail. Finally, FV sends the approval along to the **merchant** who then ships the item, and the sale goes through. The process is secure because processing of the **credit card** transaction is done, not on the Internet, but on a secure network.

The First Virtual...

...According to Pierre Wolff, First Virtual's director of strategic planning, "First Virtual charges the **merchant** 29 cents per transaction plus 2 percent of the gross sale price. The **merchant** doesn't pay a transaction fee to the **credit card** companies because settlement is made through First Virtual. **Merchants** have to wait 90 days for payment because the buyer may decide to return the goods."

This long delay in collecting the funds adds to transaction costs for the online **merchant** and, therefore, has to be made up in the price of the goods or it...

...Pierre Wolff says "Thus far, 220,000 VirtualPINs have been registered, and 3,100 Internet **merchants** accept FV as payment." If all these FV users were located in one city, the...

...http://www.eybercash.com), founded in August of 1994. CyberCash, which uses encryption to protect **credit card** transactions, pioneered the concept of the digital wallet.

The digital wallet is a little program...

...lives on the user's PC, acts as a secure repository for that person's **credit card** information, and simplifies the payment process. CyberCash made the wallets freely downloadable from its Web...

...How it Works: When the CyberCash buyer decides to make a purchase from a CyberCash **merchant** , he or she fills in the sales data form and clicks on "Pay" and up pops the wallet. The customer then selects a **credit card** to use and clicks to send the card information together with the order.

The **merchant** 's server strips out the order details and sends the **credit card** data (along with the seller's digital ID) on to CyberCash's server. CyberCash's approval. The approval (or denial) comes back downline through CyberCash to the **merchant** , taking, in all, no more than 15 to 20 seconds.

All information transfers are shielded...

...the system is set up to protect privacy as well (aside from the question of **credit card** theft): The **merchant** never knows the buyer's identity.

CyberCash is paid by **credit card** processing companies like First USA and FDC. According to Jeff Irby, VP of sales at...

...The charge varies according to volumes, but is less than 10 cents per

transaction." The **merchant** pays the transaction fee to the card company.
"We now have 700 Internet **merchants** who can receive payments via CyberCash," says Irby. This is not a staggering selection of...

...Internet commerce.

IC Verify. As the largest provider of software for credit authorizations used in **point-of-sale** systems, IC Verify knows a bit about electronic commerce. The company's transaction software forwards...

...How it Works: Customers (who must be using an SSL-enabled browser) make purchases, passing their **credit card** information to the **merchant's** server under the protection of the browser's encryption features. Once the **credit card** information reaches the server, IC Verify's software takes over, using a secure telephone connection...

...services for electronic storefronts such as Online Analysis are using IC Verify's Connect for **credit card** transactions. "If you include the businesses that are being hosted," adds Krimm, "a total of 2,000 Web **merchants** are using IC Verify for **credit card** processing."

Internet Mall. For **merchants** who aren't prepared to invest in the resources for handling transactions independently, there are...

...fill up at a variety of OrderEasy sites on a single shopping "trip"; a product **database** for the **merchant's** inventory is included. More to the point, there's a real-time secure payment...

...turned cookies off (which would require them to enter the ID manually), OrderEasy recognizes them **automatically** on subsequent visits. When customers are through shopping, they click a "checkout stand" button and...

...retail shopping at their online stores.

Open Market has also licensed its software to large **service providers** like AT&T, MCI, and First Union National Bank. These companies in turn are hosting Web **merchants** using the Open Market system. A whole suite of front-end commerce functions and back...

...a spokesperson at Open Market, says that the software is "payment agnostic." It will accept **credit cards** and do real-time verifications protected by SSL from the client to the server and then via protected line to the card processor. The software can also accept **subscriptions**.

Transact also provides **many** features for shoppers, like "smart statements" which keep shoppers informed about the tab they're...

...Server licenses are \$250,000 a pop. Open Market charges \$3,000 per storefront to **service providers** (like AT&T) for every **merchant** hosted.

HOW DO YOU SPELL SUCCESS?

Roy Weiller is a New York business consultant, out...anonymity.

This study casts doubt on the widely accepted notion that consumers are worried about **credit card** fraud and points up a crucial chicken-and-egg conundrum: Payment systems aren't widely...

...but their efforts have so far failed to scale the wall of consumer acceptance. Meanwhile, **credit card** consortiums, banks, and major technology companies were sitting back and watching these first skirmishes.

The banks, having experienced a similar dilemma when they first began issuing **credit cards**, are now girding themselves for a big **push** on the cybercommerce front. The big players in technology are also moving their battlements into...

...of the early entrants begins to settle, the first big onslaught in the Internet-based **credit card** verification business is now upon us.

VISA and MasterCard, once head-to-head competitors in the battle to establish a universal Internet protocol for **credit card** transactions, ultimately decided to band together instead of competing. Together, they fostered the creation of...

...Microsoft, Netscape, SAIC, TERISA, and VeriSign--set out to create a standard protocol for secure **credit card** transactions on the Web, publishing its first specifications in February 1996. Version 1.0 of...

...all parties involved the transaction must be verified. Nobody, from the customer to the **merchant** to the bankers to the **credit card** company, is called upon to trust anyone else in a blind transaction. Second, with verification...

...CyberCash), the buyer has an electronic wallet. Buyers also have digital IDs for each SET-enabled **credit card** --provided by the bank that issued the card. When a purchase is made, the transaction details, the buyer's card information and digital ID, and the **merchant**'s digital ID are encrypted and sent to the **merchant**'s bank. A verification check is made from the **merchant**'s bank to the issuing bank. Confirmations are sent back to all parties down the...

...serve as digital signatures.

The Root Authority passes these sacrosanct certificates to the card issuers, **VISA** and MasterCard, who then in turn embed the signatures in electronic certificates that they issue to their client banks, **merchants**, and cardholders. Once the original signatures are delivered, the Root private key (a 200-odd...

...advantage of having a universal standard is that it's likely to facilitate competition among **many** technology vendors to provide online **merchants** and their banks with secure working commerce systems. When this happens, prices will drop and...

...called the CommercePoint system. The complete system comprises a CommercePoint wallet, the NetCommerce 2.0 **Merchant** Server (with the E-Till transaction component), and a bank gateway that receives confirmation applications...

...sends them through to the banking network, and then sends the confirmations back to the **merchants**.

IBM's products have been certified as SET-compliant and IBM claims that they will...

...banks' internal networks. Microsoft will distribute wallets and provide its Commerce server for the Internet **merchants**. HP's worldwide sales and service force will promote the group's offerings as well...

...VeriFone has already sold commercial systems that employ SET technology to protecting transfers from the **merchant** back to the banks, but these currently use browser-based SSL encryption to protect card information as it moves from customer to **merchant**.

Wells Fargo is an early adopter of this VeriFone system. Tim Knowlton, Internet product manager for the bank, says, "**Merchants** anywhere in the United States who meet approval can open an Internet account with Wells Fargo." So far, about 100 **merchants** have done so. Wells Fargo sells a vPOS license for \$1,500. Leasing arrangements should two titans of the **credit card** business--and the banks that own them--it's a safe bet that SET will become the modus operandi of **credit card** purchases on the Net. Marketing efforts will attest to the security of the system. SET will be everywhere online **merchants** accept **credit cards**.

Cliff Condon, senior analyst at Forrester Research, says that **credit card** companies currently charge online **merchants** the same transaction rate they charge catalog companies for handling telephone sales. "But theoretically, there...

...fraud with an online transaction. With SET, the card number is never revealed to the **merchant**, so employees can't be involved in fraud." Condon feels that, as a result, **fees** charged by card companies for SET transactions will eventually be lower than catalog sales.

In...

...is a good system, and according to Cliff Condon, "As far as anyone lifting encrypted **credit card** numbers off the Internet it hasn't happened."

Perhaps the single greatest advantage SET has is that the banks and **credit card** companies behind it have the resources to buy the one key element that has so...

...A current spot shows a group of friends chiding the guy who just purchased golf **clubs** online. They warn him of the risks, but he's not worried. He knows the...

...OK, now that we're looking after things, it's safe to buy those golf **clubs** (cars, clothes, airline tickets) over the Internet.

Business isn't booming online, yet, but momentum is building. The vast majority of online retail purchases are done using **credit cards** and employ the current security measures already in place with Netscape Navigator and Internet Explorer...

...acceptance of ATM cash machines demonstrates that old consumer habits die hard.) But as banks, **credit card** companies, and others invest more heavily in the infrastructure of e-commerce, their marketing efforts...

...and use.

MINUSES: Confirmation is relatively slow and expensive. These factors have hurt acceptance by **merchants**.

BOTTOM LINE: Security and ease of use may not be enough.

CYBERCASH

PLUSES: This is...

...VERIFY

PLUSES: System isn't expensive to implement.

MINUSES: SSL from the customer to the **merchant** is theoretically less secure than the 1024-bit RSA encryption of SET. The current system...

...out to cheaper competition.

LEADING PAYMENT SYSTEMS AT A GLANCE

COMPANY	DESCRIPTION
FIRST VIRTUAL HOLDINGS http://www.fv.com (800) 570-0003	Credit card verification system. Functions with e-mail check of each transaction. No encryption.
Pioneer Account: Express Seller Account:	
CYBERCASH INC. http://www.cybercash.com (703) 295-0880	Credit card verification system. Wallet software with 1,024-bit RSA encryption between user, merchant , and CyberCash. Verification with banks is via private lines.
IC VERIFY INC. verification system. Uses http://www.icverify.com (800) 666-5777	Credit card browser's encryption from customer to merchant ; then phone line to credit card processor.
THE INTERNET MALL INC. http://www.internetmall.com (408) 863-7100 verification system	Hosting system that lets you create store-front on existing or new Web page. Credit card using browser encryption, or customer can use CyberCash.
OPEN MARKET INC. verification system using http://www.openmarket.com (800) 746-7846	Credit card customer wallets. Partially SET-compliant; currently, transactions are protected by browser encryption from customer to merchant .

VERIFONE INC.
verification system using
http://www.verifone.com
(415) 591-6500

Credit card

customer wallets. Partially SET-compliant; currently, transactions are protected by browser encryption from customer to **merchant**.

COMPANY

SYSTEM REQUIREMENTS

FIRST VIRTUAL HOLDINGS
http://www.fv.com...
Pioneer Account: \$350 initial fee for application and software. \$250/yr. afterwards.
Express Seller Account: **Merchant** must have a **credit card** account and show 90-day transaction history.

CYBERCASH INC.

Transaction costs paid by the card...

...295-0880

IC VERIFY INC.
http://www.icverify.com
(800) 666-5777

\$729 for Connect product that lets **merchant** connect to card processor. No subsequent transaction **fees**.

THE INTERNET MALL INC.
http://www.internetmall...

Plan A: \$150 setup + \$50/mo. + 6% of

18/3,K/20 (Item 2 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

05104476 SUPPLIER NUMBER: 20238621 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Credit alert: could your card be canceled? (how to fight back as card companies are pushed to find revenue) (Brief Article)
Crenshaw, Albert B.
Good Housekeeping, v226, n3, p141(1)
March, 1998
DOCUMENT TYPE: Brief Article ISSN: 0017-209X LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 837 LINE COUNT: 00065

... in recent years; the interchange fee, a 1 to 2 percent fee paid by the **merchant**; and interest charges. For **many** years, the interest was enough to make **credit cards** highly profitable. But today, card issuers are finding their profit margins squeezed by rising convenience...

18/3,K/21 (Item 3 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

04672642 SUPPLIER NUMBER: 19019657 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The minefield of merchant status. (includes tips on how small businesses can secure merchant status from credit card companies)
Whittelsey, Frances Cerra
Nation's Business, v85, n1, p38(3)
Jan, 1997
ISSN: 0028-047X LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2540 LINE COUNT: 00200

... as security.

* If no local bank can help and you must deal with independent sales **organizations** (ISOs) to get **Visa** and MasterCard approval, check out **several** ISOs. Compare application **fees**, **monthly** lease rates, purchase prices for terminal equipment, transaction **fees**, and other charges.

* Don't sign anything on the spot. Ask to keep the agreement...

18/3,K/22 (Item 4 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

04577109 SUPPLIER NUMBER: 18603240 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Green plastics. (the craze over eco-credit cards)
Glickman, Marshall
E, v7, n4, p44(2)
July-August, 1996
ISSN: 1046-8021 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 804 LINE COUNT: 00067

... Working Assets' donation pool.

Most of the major environmental groups that put their name on **credit cards** have arrangements with one of **two** banks, either MBNA America (Sierra **Club**, Nature Conservancy, National Wildlife Federation) or First USA (National Audubon, World Wildlife Fund, National Parks...

18/3,K/23 (Item 5 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

04470410 SUPPLIER NUMBER: 18142876 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Huddled excesses. (economic effects of immigrants in the US) (TRB Washington) (Editorial)
Lind, Michael
The New Republic, v214, n14, p6(1)
April 1, 1996
DOCUMENT TYPE: Editorial ISSN: 0028-6583 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1114 LINE COUNT: 00093

TEXT:

...trouble is that huddled masses need jobs. Patrick Buchanan? No, Richard Strout, the eminent liberal **journalist** who wrote this column for **several** decades. Since Strout wrote those words in 1980, more than 10 million people have immigrated...

18/3,K/24 (Item 6 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

04397726 SUPPLIER NUMBER: 17848440 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Join the club. (getting in shape with a health club: includes a discussion of gym etiquette)
Adams, Tonya
Essence, v26, n8, p29(3)
Dec, 1995
ISSN: 0014-0880 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1598 LINE COUNT: 00124

... from \$100 to more than \$900) and then monthly payments for the duration of your **membership** (ranging from \$25 to more than \$85). **Many clubs** can have the payment **automatically** deducted from your checking account or billed to your credit card each month. Or you...

18/3,K/25 (Item 7 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

03950159 SUPPLIER NUMBER: 14214362 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tightwad travel perks: even if your employer is squeezing the buck, you can

travel in comfort - even luxury. (includes related articles)

Newman, Richard J.

U.S. News & World Report, v115, n8, p60(4)

August 23, 1993

ISSN: 0041-5537

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2009

LINE COUNT: 00152

... a half dozen other cities by next year, including Los Angeles, Atlanta and New York. **Two** travel **clubs** also have recently set up dining discount programs, though most of the participating restaurants are...

18/3,K/26 (Item 8 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2000 The Gale group. All rts. reserv.

03636655 SUPPLIER NUMBER: 11187046 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Take charge of your credit card spending. (includes related articles)

Capelli, Marilyn R.

Real Estate Today, v24, n8, p26(5)

Sept, 1991

CODEN: RESTDR

ISSN: 0034-0804

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3250

LINE COUNT: 00247

... travel discounts; insurance against theft, loss, or breakage of merchandise; or access to your credit **file**.

Current information on credit cards, including interest rates, **annual fees**, grace period, and so on, is available from various sources. Each month Money magazine publishes...

Set	Items	Description
S1	619748	(SMART OR CHIP OR CREDIT OR BANK OR CHARGE CARD? OR CREDITCARD? OR BANKCARD? OR VISA OR MC OR CHARGE CARD OR CHIPCARD? OR SMARTCARD?
S2	6720312	CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZATION? OR MERCHANT? OR SERVICE() PROVIDER?
S3	1647550	RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4	5983907	ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO()CHARGE? OR PUSH? OR COMPUTER? OR TIMED OR STANDING-()ORDER? OR APPROVAL()PLAN? ?
S5	3910192	DATABASE? OR DATA() (BASE? OR BANK?) OR DATABANK? OR FILE?
S6	439122	(MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?) (5N) (S2 OR - S3)
S7	225260	POS OR POINT(2N) (SERVICE? OR SALE?) OR (MONETARY OR DUES) (-)PROCESSOR?
S8	1488	S1(S)S2(S)S3(S)S4
S9	6113	DIRECT()DEBIT?
S10	2	S8(S)S7(S)S6(S)S5
S11	183	S8(S)S5
S12	32	S11(S) (S6 OR S7 OR S9)
S13	18385	S1(5N) (S4 OR S9)
S14	151628	S2(5N)S3
S15	167	S13(S)S14
S16	58	S13(5N)S14
S17	4	S15(S)S6
S18	55	S13(3N)S14
S19	91	S10 OR S12 OR S17 OR S18
S20	66	RD (unique items)
S21	69	S19 NOT PY>1998
S22	44	S20 NOT PD>980604
File	15:ABI/Inform(R)	1971-2000/Aug 17 (c) 2000 Bell & Howell
File	9:Business & Industry(R)	Jul/1994-2000/Aug 17 (c) 2000 Resp. DB Svcs.
File	623:Business Week	1985-2000/Aug W1 (c) 2000 The McGraw-Hill Companies Inc
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	275:Gale Group Computer DB(TM)	1983-2000/Aug 17 (c) 2000 The Gale Group
File	624:McGraw-Hill Publications	1985-2000/Aug 15 (c) 2000 McGraw-Hill Co. Inc
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File	636:Gale Group Newsletter DB(TM)	1987-2000/Aug 17 (c) 2000 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2000/Aug 17 (c) 2000 The Gale Group
File	16:Gale Group PROMT(R)	1990-2000/Aug 17 (c) 2000 The Gale Group
File	610:Business Wire	1999-2000/Aug 17 (c) 2000 Business Wire.
File	148:Gale Group Trade & Industry DB	1976-2000/Aug 16 (c) 2000 The Gale Group
File	20:World Reporter	1997-2000/Aug 17 (c) 2000 The Dialog Corporation plc

22/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

01586437 02-37426

The murky world of network mergers: Searching for the opportunities for network competition

Balto, David A

Antitrust Bulletin v42n4 PP: 793-850 Winter 1997

ISSN: 0003-603X JRNL CODE: ANB

WORD COUNT: 19017

...TEXT: The fees charged by the networks, including interchange fees, are far less than those involving credit cards .19 Interlink charged additional "annual card service fees " and "merchant location fees ." When Maestro entered, it did not charge these fees. Of particular significance, Interlink initially charged...

22/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

01443545 00-94532

Profits and balance sheet developments at U.S. commercial banks in 1996

Nelson, William R; Owen, Ann L

Federal Reserve Bulletin v83n6 PP: 465-489 Jun 1997

ISSN: 0014-9209 JRNL CODE: FRS

WORD COUNT: 5451

...TEXT: most of the growth has been in the broad category "other noninterest income," which includes merchant credit card fees , annual cardholder fees , fees for servicing mortgages, and income from loans that have been securitized. Thus, the increase...

22/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

01241242 98-90637

The 1996 software guide: Targeting and reaching the right customers more effectively

Anonymous

Direct Marketing v59n2 PP: 34-45 Jun 1996

ISSN: 0012-3188 JRNL CODE: DIM

WORD COUNT: 7220

...TEXT: complete lead/client activity log; automatic newsletter subscription management; single pay or installment sales; refunds; automatic product renewals ; commissions; merchant bank credit card processing; unlimited salespeople, vendors and products/ services; word processing merge; automatic followup for "inactive" clients...

22/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

01187943 98-37338

Payment systems and antitrust: Can the opportunities for network competition be recognized?

Balto, David A

Federal Reserve Bank of St. Louis Review v77n6 PP: 19-40 Nov/Dec 1995

ISSN: 0014-9187 JRNL CODE: FSL

WORD COUNT: 14482

...TEXT: fees charged by the networks, including interchange fees, are far

less than those charged by credit card networks.(18) Interlink charged additional annual card service fees and merchant location fees . When Maestro entered, it did not charge these fees. Of particular significance, Interlink initially charged...

22/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

01092928 97-42322

The battle against bloat

Punch, Linda

Credit Card Management v8n6 PP: 54-62 Sep 1995

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 2717

...TEXT: the millions of cardholders that dropped out of its charge card portfolio for enhancement-laden bank cards with lower annual fees and a wider merchant base.

Among the new Optima products being tested by AmEx are three no-fee cards ...

22/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00955753 96-05146

Is the debit card revolution finally here?

Caskey, John P; Sellon, Gordon H Jr

Economic Review (Federal Reserve Bank of Kansas City) v79n4 PP: 79-95

Fourth Quarter 1994

ISSN: 0161-2387 JRNL CODE: EKC

WORD COUNT: 8588

...TEXT: retail transactions. To cover the operating costs of cash, checks, and credit cards, banks charge fees both to consumers and to merchants . Banks price these services in two ways. In some cases, they levy a fee for each transaction. A bank might charge...

... depositor to write an unlimited number of free checks. Similarly, banks generally charge consumers an annual fee for a credit card rather than a fee for each transaction.

The distinction between transaction-based fees and account...

22/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00954512 96-03905

Counting the costs

Welch, Peter

Banking World v12n12 PP: 24-26 Dec 1994

ISSN: 0737-6413 JRNL CODE: BKW

WORD COUNT: 2312

...TEXT: and non-interest income is much higher for credit card lending (the "other income" on credit cards includes annual fees and merchant income from retailers). Operating costs are a little higher for instalment compared with mortgage lending...

22/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

00720561 93-69782

A business approach to budgeting

Rorrie, Colin C Jr; Gallery, Michael E

Association Management v45n5 PP: 84-106 May 1993

ISSN: 0004-5578 JRNL CODE: AMG

WORD COUNT: 2676

...TEXT: new titles added each year.

3. MEMBER SERVICES. This business line includes activities such as **membership** recruitment, a monthly scientific **journal**, an **annual membership** directory, an affinity **credit card** program, and a variety of insurance programs.

4. POLICY This business line encompasses a number...

22/3,K/9 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2000 Resp. DB Svcs. All rts. reserv.

01418718 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Credit Card Business: Closed to newcomers: Part III

(Indonesian government adopted new policies in 1995 on the credit card business, including tightening the capital requirement for issuers)

Indonesian Commercial Newsletter, v XXIII, n 190, p 13+

February 26, 1996

DOCUMENT TYPE: Newsletter ISSN: 0377-0001 (Indonesia)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 598

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...issuers have eliminated registration fees which range from Rp 50,000 Rp 100,000. Now, **credit card** issuers generally rely on **annual fees**, **merchant** discounts, interests and charges on cash advances. In Indonesia, the elimination of the registration fee...

22/3,K/10 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2000 Resp. DB Svcs. All rts. reserv.

01320576 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Interlink Seals An ISO Seam By Severing Its Network Fees

(Interlink has eliminated additional registration and annual fees for on-line debit)

Debit Card News, v 1, n 9, p 2

October 30, 1995

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 278

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...up a notch by Interlink. The California-based national point-of-sale network, owned by **Visa**, has eliminated registration and **annual fees** for independent sales **organizations** separate from the **fees** ISOs pay to sell Visa credit card transactions.

Visa members previously were assessed separate \$5...

22/3,K/11 (Item 3 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2000 Resp. DB Svcs. All rts. reserv.

01273454 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Battle Against BLOAT

(Credit card companies, issuers and acquirers are seeking ways to trim fat from their budgets)

Credit Card Management, v 8, n 6, p 54+

September 1995

DOCUMENT TYPE: Journal; Cover Story ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2793

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the millions of cardholders that dropped out of its charge card portfolio for enhancement-laden **bank cards** with lower **annual fees** and a wider **merchant** base.

Among the new Optima products being tested by AmEx are three no-fee cards
...

22/3,K/12 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

01758812 SUPPLIER NUMBER: 16630583 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Advanced Communication, intouch take different approaches to music kiosks.

Electronic Marketplace Reports, v9, n4, p2(1)

Feb 21, 1995

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1187 LINE COUNT: 00091

TEXT:

...buyers to listen to audio samples. The new kiosk allows retail customers to search product **databases** and reviews as well as place an order. Retailers utilizing ACD's previewing kiosk include a wide variety of book, music and mass **merchant** retailers, including Barnes & Noble and Tower Records. While Scibora wouldn't disclose the retailers likely...

...he said they are existing customers. The kiosk contains an electronic version of the Schwann **database**, which consists of more than 120,000 recordings of popular and classical music. Users can...

...CD Review Digest from 40 separate publications. About two-thirds of the recordings in the **database** are reviewed. Customers can order music titles from the system and send them as gifts...

...the iStation. In order to operate the iStation preview kiosk, users need to apply for **membership** cards which must be inserted into the kiosk (EMR, May 24, '94). ACD sees **membership** programs as "the biggest obstacle" to usage, according to Scibora. Many people, particularly "older generations
...

...to enter personal information, he explained. ACD only asks the user for information, such as **credit card** numbers, necessary to carry out a transaction. People should have the freedom and opportunity to...

...at the iStation's data collection strategies, something must be said for the qualified marketing **database** it builds for product marketers. intouch (San Francisco, CA) is developing integrated marketing programs with advertisers and sponsors of its iStation based on comprehensive data generated from the **database**. The company tracks demographics, user selections and preferences, and works with the marketer to develop...

...as how they rate albums, ad hoc inquiries, and what their preview activities are at **point -of-sale**. For example, intouch group developed a

direct mail campaign for Frank Sinatra's new Duet...over 15 million iCard subscribers. The company claims to have made 5.5 million gross **monthly** impressions on users in 1994, and projects to make 15.6 million in 1995. According...

22/3,K/13 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2000 McGraw-Hill Co. Inc. All rts. reserv.

0699942

DUALITY IN PAYMENT SYSTEMS: ANTITRUST ISSUES: Current Industry Practice and Regulation Permit Joint Ventures Involving Credit Cards, Automated Teller Machines, and Point-of-Sale Networks. The Author Suggests that a Nondual System Would Yield More Systems Competition, Attractive Products, and Product Innovation, Without Increased Costs.

S&P's Review of Banking and Financial Services May 31, 1995; Pg 105; Vol. 11, No. 10

Journal Code: BFS ISSN: 1051-1741
Word Count: 3,751 *Full text available in Formats 5, 7 and 9*

BYLINE:
David A. Balto*

TEXT:
... The fees charged by the networks, including interchange fees, are far less than those involving **credit cards**.10 Interlink charged additional `` **annual card service fees** " and `` **merchant location fees** ." When Maestro entered, it did not charge these fees. Of particular significance, Interlink initially charged...

22/3,K/14 (Item 2 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2000 McGraw-Hill Co. Inc. All rts. reserv.

0055093

CHARGING IT FOR CHARITY ISN'T ALL THAT SIMPLE

Business Week February 1, 1988; Pg 95; Numer 3036

Journal Code: BW ISSN: 0007-7135

Section Heading: Personal Business

Word Count: 487 *Full text available in Formats 5, 7 and 9*

BYLINE:
EDITED BY DONALD H. DUNN

Troy Segal

TABLE:
...NATL. GOLF FOUNDATION Visa \$4 of \$20 annual fee;

NFL CHARITIES	Visa	0.2% of purchases 5% of pooled annual fees and interest
SIERRA CLUB	Visa	0.5% of purchases
DATA: BW		

22/3,K/15 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0925255

NYF013

IT'S LITTLE THINGS THAT COUNT AT TAX TIME FOR EMPLOYEES

DATE: March 15, 1996 09:05 EST WORD COUNT: 384

...Top 10 categories of unreimbursed expenses ripe for deduction,

say Florida's CPAs are:

1. **Subscriptions** to professional **magazines** and newsletters.
2. **Annual dues** of **credit cards** used for business.
3. Business gifts, up to \$25 per recipient.
4. Business calls from...

22/3,K/16 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

03104803 Supplier Number: 46350347 (USE FORMAT 7 FOR FULLTEXT)

MULTIMEDIA AND CD-ROM DIRECTORY - 15th Edition (CD-ROM) [Review]

Online Newsletter, v17, n5, pN/A

May 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 572

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...MacMillan Press (London). -- The opening screen immediately offers access to: Companies, Titles, Hardware & Software, Books, **Journals**, Conferences, Glossary, Demonstrations (4), Entry Forms (to be filled out for inclusion in the listings...

...printer - something even Microsoft hasn't learned yet! -- Prices: Combined print (both publications + CD-ROM) **annual subscription** (with semi-**annual** update): \$409 including shipping and handling. / CD-ROM edition: \$199 **annual subscription** including shipping and handling, includes **two** editions per year - December and June). ISBN 1-56159-187-4. / CD-ROM Directory 1996...

...at)tfpl.demon.co-uk -or- //http:www.tag.co.uk/tfpl/tfplhome.htm Major **credit cards** accepted. -- This directory is one of our highly-recommended "Bibles for **Database** Selection" as a basic professional reference tool for both users and producers in the online...

22/3,K/17 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

03101105 Supplier Number: 46342004 (USE FORMAT 7 FOR FULLTEXT)

NEWS BRIEF: MONTHLY COVERS DIRECT MAIL/MARKETING

Business Publisher, v10, n18, pN/A

April 30, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 58

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...mailings and marketing. The service describes and summarizes direct mailings in ten fields (clothing catalogs, **credit cards**, **periodicals**, e.g.). An **annual subscription**, where subscribers choose one of the ten fields, costs \$795.

22/3,K/18 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

02903047 Supplier Number: 45902910 (USE FORMAT 7 FOR FULLTEXT)

THE CD-ROM DIRECTORY - 14th Edition (CD-ROM - TFPL) [Review]

Online Newsletter, v16, n1, pN/A
Nov 1, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 562

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...of the 'Online Newsletter' this issue -ed.). This directory is one of the "Bibles for **Database** Selection" which are cited in the 'Online Newsletter' each year. The most recent 1995 14th...

...CD-ROM XA, CDTV, DVI, and VIS). More than 8,000 CD-ROM companies and **organizations** are also included in this CD-ROM directory. The CD-ROM edition contains eight separate **databases** : Glossary & Introduction, Companies, Titles, Hardware, Software, Conferences, **Journals** and Books. Although the separate **databases** cannot be cross-searched at one time, the Windows version of the CD-ROM alleviates...

...1.9 MB hard disk space (plan on 2.5 MB). -- Combined print/CD-ROM **annual subscription** : \$229 including shipping and handling. CD-ROM edition: \$149 **annual subscription** including shipping and handling, includes **two** editions per year - December and June). Single CD-ROM copy: \$99 including shipping and handling...

...71 251-5522. Fax: +44 71 251-8318. Internet: 10067.1560(at)compuserve.com. Major **credit cards** accepted. -- This directory (easy to use in -either- the print or CD-ROM editions) continues as one of our highly-recommended "Bibles for **Database** Selection" as one of the basic professional reference tools for both users and producers in ...

22/3,K/19 (Item 4 from file: 636)

DIALOG(R) File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02903046 Supplier Number: 45902909 (USE FORMAT 7 FOR FULLTEXT)

THE CD-ROM DIRECTORY (Print edition) 1995 13th edition [Review]

Online Newsletter, v16, n11, pN/A
Nov 1, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 454

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...I, CD-ROM XA, CDTV, DVI, and VIS). The number of CD-ROM companies and **organizations** contained in this most recent edition now numbers 8,000 worldwide. Multimedia titles include all...

...Company Information; CD-ROM Titles/Electronic Books; Multimedia CD Titles; Hardware; Software; Conferences and Exhibitions, **Journals** , and Books. Seven indexes include: Subject, Macintosh-compatible Titles, Retrieval Software, Company Activity, Country, Contacts...

...December 1994. 1198 pages. Price: \$149.00 (plus shipping and handling). CD-ROM edition: \$149 **annual subscription** , including shipping and handling, includes **two** editions per year - December and June). Single CD-ROM copy: \$99, including shipping and handling. Combined print/CD-ROM **annual subscription** : \$229, including shipping and handling. Prices vary slightly in Canada and internationally. -- For further information...

...71 251-5522. Fax: +44 71 251-8318. Internet: 10067.1560(at)compuserve.com. Major **credit cards** accepted. -- Other CD-ROM directories contain such a low number of listings that we simply...

...our readers to them. - This directory continues as one of our highly-recommended "Bibles for **Database** Selection" as a basic

professional reference tool for both users and producers the online...

22/3,K/20 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

02903044 Supplier Number: 45902907 (USE FORMAT 7 FOR FULLTEXT)

BIBLES FOR DATABASE SELECTION - 1995

Online Newsletter, v16, n11, pN/A

Nov 1, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 778

... editions (for reviews of both the print and CD-ROM editions see the "Publications" and "**Databases**" sections of the 'Online Newsletter' this issue -ed.). The latest number of CD-ROM products...

...CD-ROM XA, CDTV, DVI, and VIS). More than 8,000 CD-ROM companies and **organizations** are also included in this latest CD-ROM directory. Combined print/CD-ROM **annual subscription** : \$229. CD-ROM edition: \$149 **annual subscription** , includes **two** editions per year - December and June). Single CD-ROM copy: \$99. Print edition (13th): ISBN...

...71 251-5522. Fax: +44 71 251-8318. Internet: 10067.1560(at)compuserve.com. Major **credit cards** accepted.

Gale Directory of Databases - Kathleen Lopez Nolan, Editor - This directory is also available online...

22/3,K/21 (Item 6 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

02531821 Supplier Number: 45102564 (USE FORMAT 7 FOR FULLTEXT)

THE CD-ROM DIRECTORY 12th Edition (CD-ROM - TFPL) (Review)

Online Newsletter, v15, n11, pN/A

Nov, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 665

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...of the 'Online Newsletter' this issue -ed.). -- This directory is one of the "Bibles for **Database Selection**" which are cited in the 'Online Newsletter' each year. The most recent 1994 12th...

...as CD-I, CD-ROM XA, CDTV, DVI, and VIS) - and CD-ROM companies and **organizations** contained in this most recent edition now numbers 3,800 worldwide. -- The CD-ROM edition has eight -separate- **databases** : Glossary & Introduction, Companies, Titles, Hardware, Software, Conferences, **Journals** and Books. The emphasis here is on the word "separate", because this was a past...

...s first CD-ROM edition (see 'Online Libraries and Microcomputers' March 1991 p.9). The **databases** should still be consolidated or search software modified to globally search the complete disc. -- The...

...significantly better than the DOS version. In addition, the Windows version made the eight -separate- **databases** easier to select and view (see comments above). The CD-ROM uses CD Answer search...

...edition (considering two issues per year) (other publishers please take note). Combined print/CD-ROM **annual subscription** : \$246 (plus shipping and handling). CD-ROM edition: \$155 **annual subscription** (plus shipping and handling, includes **two** editions per year - December and June). Single CD-ROM copy: \$102 (plus shipping and handling...

...71 251-5522. Fax: +44 71 251 -8318. Internet:
10067.1560(at)compuserve.com. Major **credit cards** accepted. -- This
directory (easy to use in -either- the print or CD-ROM editions) continues
as one of our highly-recommended "Bibles for **Database Selection**" as a
valuable and essential professional reference tool for both users and
producers in...

22/3,K/22 (Item 7 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02531820 Supplier Number: 45102563 (USE FORMAT 7 FOR FULLTEXT)
THE CD-ROM DIRECTORY (Print edition) 1994 11th edition (Review)
Online Newsletter, v15, n11, pN/A
Nov, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 552

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...I, CD-ROM XA, CDTV, DVI, and VIS). The number of CD-ROM companies and
organizations contained in this most recent edition now numbers 3,800
worldwide. This is a staggering...

...carefully distinguish between "apples" and "oranges". For example,
Volume 2 of the 'Gale Directory of **Databases** ' includes CD-ROM, magnetic
tape, handheld, and batch access **database** products, yet it totals only
approximately 3,765 products for -all-of those categories. In...

...Company Information; CD-ROM Titles/Electronic Books; Multimedia CD
Titles; Hardware; Software; Conferences and Exhibitions, **Journals** , and
Books. Seven indexes include: Subject, Macintosh-compatible Titles,
Retrieval Software, Company Activity, Country, Contacts...

...December 1993. 1034 pages. Price: \$149.00 (plus shipping and handling).
CD-ROM edition: \$155 **annual subscription** (plus shipping and handling,
includes **two** editions per year - December and June). Single CD-ROM copy:
\$102 (plus shipping and handling). Combined print/CD-ROM **annual**
subscription : \$246 (plus shipping and handling). Prices vary slightly in
Canada and internationally. -- For further information...

...71 251-5522. Fax: +44 71 251-8318. Internet:
10067.1560(at)compuserve.com. Major **credit cards** accepted. -- This
directory continues as one of our highly-recommended "Bibles for **Database**
Selection" as a valuable and essential professional reference tool for both
users and producers in...

22/3,K/23 (Item 8 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02449277 Supplier Number: 44890653 (USE FORMAT 7 FOR FULLTEXT)
Operations - ICard Issuers Plug the Expense Dike With Fees for Document
Retrievals
Credit Card News, pN/A
August 1, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1016

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

With profit margins squeezed by the demise of **annual fees** and more
convenience use, **credit card** issuers are looking under every rock for

extra income. Some issuers have found a bit of change by charging cardholders document-retrieval **fees** in disputed transactions. But as document charges slowly gain a foothold, debate is raging over whether imposing the controversial **fees** is the smart thing to do in an era when card issuers are trying to portray themselves as customer friendly. A **Credit Card** News survey of 15 of the largest card issuers shows at least four charge document -retrieval **fees** ranging from \$2 to \$5. Such **fees** are charged after a customer disputes a transaction and requests a copy of a sales...

...Discover, Bank of America, Household Bank and NationsBank of Delaware. Issuers say how often such **fees** are charged varies with individual circumstances, and **several** say they have had the **fees** in cardholder agreements for years. Discover, which imposed a \$5 retrieval fee last year, is one of the most recent issuers to charge such **fees**. Customer Displeasure But retrieval **fees** scare many **credit card** issuers because of potential negative customer reaction. A number of issuers that heavily promote their...

...Plainview, N.Y.-based Cardholder Management Services. Some observers even question the legality of retrieval **fees**. Financial -services attorney Anita Boomstein, a partner with Hughes Hubbard & Reed, New York, says the federal government prohibits issuers from charging **fees** to resolve billing errors. And the Truth in Lending Act and the Federal Reserve's...

...to say, 'Don't do anything that will make it a problem for customers to file a dispute with you,' Boomstein says. But some consultants say issuers should give retrieval **fees** a close look. "These kinds of **fees** ought to be related to profitability and efforts expended that would not have resulted in...

...director of CardSystems Inc., an Austin, Texas, consulting firm that works with more than 100 **merchant** acquirers and issuers on operational and technology matters. "They're so worried about losing customer base." Explicit Charges None of the issuers would say how much revenue the **fees** produce. **Credit Card** News estimates that if a \$3 fee were charged every time a consumer's complaint is found to be without substance, **Visa** U.S.A. and MasterCard International members could get an extra \$6.6 million annually...

...pales in comparison to the estimated \$1.9 billion issuers got through late and overlimit **fees** last year (CCN, April 1), retrieval **fees** nonetheless may represent an overlooked source of revenue to offset retrieval costs. The card associations charge issuers up to \$6 for retrieving sales drafts from **merchant** acquirers. Based on an estimated 191 million **bank card** accounts last year, an issuer with 1 million accounts would get an average of \$34...

...research analyst at Sanford C. Bernstein & Co., New York. "The question is, with dropping the **annual** fee, do you unbundle those services with the card and charge explicitly for them? It...

...t say how much revenue the fee produces. Little Negative Feedback Other issuers have retrieval **fees** in their cardholder agreements but seldom charge them. Household, for instance, reserves the right to...

...5 for copies of sales slips and \$2 for statements. But a spokesperson says the **fees** are rarely levied unless a cardholder is making excessive copy requests. Likewise, NationsBank responds to...

...copies of sales drafts and statements, but would not discuss the fee in detail. Retrieval **fees** are still obscure enough that the **Bankcard** Holders of America, a prominent consumer group, hasn't paid any attention to them. "I...

...says Executive Director Ruth Susswein. "Issuers are looking for all different ways to tack on **fees**." Even issuers that don't charge retrieval **fees** say they may be the wave of

22/3,K/24 (Item 9 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02054436 Supplier Number: 43750600 (USE FORMAT 7 FOR FULLTEXT)
THE CD-ROM DIRECTORY - 1993 9th edition (Review)
Online News, v14, n4, pN/A
April, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 511

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...CD-I, CD-ROM XA, CDTV, DVI, and VIS titles). The number of companies and **organizations** now number 2,826. This is a very substantial number of products and participants when...

...ROM directories must distinguish between "apples" and "oranges". Volume 2 of the 'Gale Directory of **Databases**' (formerly Cuadra) includes CD-ROM, magnetic tape, handheld, and batch access **database** products, yet it totals only approximately 2,900 products for -all- categories. Many other CD...

...Company Information; CD-ROM Titles/Electronic Books; Multimedia CD Titles; Hardware; Software; Conferences and Exhibitions, **Journals**, and Books. Seven indexes include: Subject, Macintosh-compatible Titles, Retrieval Software, Company Activity, Country, Contacts, and Index of Advertisers. -- The CD-ROM edition (published twice per year) permits searching the **database** across all fields. TFPL's latest CD-ROM includes CD Answer retrieval software in four...

...1992. 1072 pages. Price: \$165.00 (plus shipping and handling). CD-ROM edition: \$220.00 **annual subscription** (plus shipping and handling) includes **two** discs per year (January and July). Combined print/CD-ROM **annual subscription**: \$320.00 (plus shipping and handling). -- For further information or ordering contact: TFPL Publishing, 1301...

...London EC1M 6DS England. Telephone: +44 71 251-5522. Fax: +44 71 251-8318. Major **credit cards** accepted. (Distributors in North America also include Pemberton Press and Omnigraphics, Inc.) -- This directory continues as one of our highly-recommended "Bibles for **Database Selection**" and is a valuable and essential professional reference tool for both users and producers...

22/3,K/25 (Item 10 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01888991 Supplier Number: 43273676 (USE FORMAT 7 FOR FULLTEXT)
DISCOVER IS BOXED IN BY AN INTEREST-RATE DILEMMA
Credit Card News, pN/A
Sept 1, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 506

... rival MasterCard International says Discover generates 83% of its revenues from interest and 12% from **merchant fees**. In contrast, **annual fees** comprise 5% of **bank card** revenues, and, looked at another way, represent about half of issuers' profits (CCN, April 1...

22/3,K/26 (Item 11 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. 1 rts. reserv.

01875949 Supplier Number: 43237479 (USE FORMAT 7 FOR FULLTEXT)
WHAT TO DO?: DISCOVER CARD SERVICES may have painted itself into a corner with its no-fee but high-interest-rate Discover
CardFAX, pN/A
August 19, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 224

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...arch-rival MasterCard International, Discover generates 83% of its revenues from interest and 12% from **merchant fees**. Though Discover has a cashback feature to go along with no annual fee, it may...

...Corp., estimates that Discover's return on assets is about 1%, healthy but lower than **many bank cards with annual fees**. A Discover spokesperson will only say the company is considering changing its pricing structure.

22/3,K/27 (Item 12 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01424149 Supplier Number: 41874802 (USE FORMAT 7 FOR FULLTEXT)
NEXT PAGE:
CardFAX, pN/A
Feb 18, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 90

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

The publishing industry is preparing to launch an aggressive new strategy to **automatically renew magazine subscriptions on credit cards**. The strategy, devised by consultant Robert A. Bader Associates, involves 12 publishers and 50 titles...

22/3,K/28 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod. Annou. (R)
(c) 2000 The Gale Group. All rts. reserv.

01436410 Supplier Number: 46784818 (USE FORMAT 7 FOR FULLTEXT)
WINPURCHASE OPENS FOR BUSINESS - FIRST WEB "PUBLISHING FOR ALL OF US"
News Release, pN/A
Oct 8, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1020

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...account on a secure Wave server. Users will establish a cash account secured by a **credit card**. Each time a purchase is made, the amount of the purchase is debited **automatically** from the cash account. WINPurchase customers simply click on a payment button on the seller's web page, and the transaction will be completed with the **automatic** unlocking of the content for the buyer. WINPurchase customers can buy a wide range of...

...WINPublishers includes: AIMS Multimedia, Aristo, Arome, BeachWare, Berkeley Systems, CD-ROM Galleries, Discovery Channel, EnviroMedia, **FileABC**, Headbone Interactive, ICE, Inc., Invest Learning, Lightspeed Interactive, Miller Associates, Modern Media Ventures, The Music...

...Schuster Interactive, Comcom, Strategic Simulations, United Media and Virtus. Content includes newsletters, images, photos, research, **databases**, audio and video selections, cartoons, screenplays, short stories, poems and software. Transactions on the service...

...services that require lengthy processes to qualify for providing on-line transactions and minimum transaction **fees** of no lower than 25 cents. WINPublish is also the first service that allows publishers...

...web consulting and training for the last two years. In his consulting he has guided **several** dozen resellers' and business **organizations** ' Internet strategies. He managed the development of the country's first microcomputer-based energy audit...

22/3,K/29 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

05023295 Supplier Number: 47375978 (USE FORMAT 7 FOR FULLTEXT)
Merchants: EC Hosting Service
American Banker, p26
May 12, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 106

OrderEasy allows consumers to order products from **multiple merchants** with a single **credit card** transaction. The service gives **merchants** immediate use of a **database** server, shopping cart and transaction server. Set up **fees** range from \$100 to \$750, depending on the number of products and transactions. **Monthly** recurring **fees** range from \$15 to \$300; transaction **fees** start at 2.5 percent. The Internet Mall, 408-863-7110.

22/3,K/30 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

03968850 Supplier Number: 45755874 (USE FORMAT 7 FOR FULLTEXT)
Cover Story
Credit Card Management, v0, n0, p55
Sept, 1995
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2773

... the millions of cardholders that dropped out of its charge card portfolio for enhancement-laden **bank cards** with lower **annual fees** and a wider **merchant** base.

Among the new Optima products being tested by AmEx are three no-fee cards...

22/3,K/31 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

01571006 Supplier Number: 41926378
Magazine Renewals Becoming Automatic
The New York Times, pC10
March 11, 1991
Language: English Record Type: Abstract
Document Type: Newspaper; General

ABSTRACT:

...Assoc, a publishing consulting firm, developed the Auto Renew system, in

which readers can charge magazine subscriptions on the Visa or Mastercard accounts and authorize automatic renewal whenever the subscription expires. These subscriptions then continue automatically unless the subscribers cancel them...

22/3,K/32 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

09838674 SUPPLIER NUMBER: 19714443 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Targeting and reaching the right customers more effectively. (Special Report: Annual Computer Software Guide)
Galenskias, Stephanie Mariel
Direct Marketing, v60, n1, p23(11)
May, 1997
ISSN: 0012-3188 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7000 LINE COUNT: 00613

... complete lead/client activity log, automatic newsletter subscription management, single pay or installment sales, refunds, automatic product renewals, commissions, merchant bank credit card processing (optional), unlimited salespeople, vendors and products/services, word processing merge, automatic follow-up for...

22/3,K/33 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

08924426 SUPPLIER NUMBER: 18581507 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The 1996 software guide. (part 2)
Direct Marketing, v59, n2, p34(12)
June, 1996
ISSN: 0012-3188 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7941 LINE COUNT: 00698

... complete lead/client activity log; automatic newsletter subscription management; single pay or installment sales; refunds; automatic product renewals; commissions; merchant bank credit card processing; unlimited salespeople, vendors and products/ services; word processing merge; automatic followup for "inactive" clients...

22/3,K/34 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

07296598 SUPPLIER NUMBER: 16033748 (USE FORMAT 7 OR 9 FOR FULL TEXT)
American Development tailors ACH software to PCs. (Brief Article)
Sullivan, Deidre
American Banker, v159, n113, p17(1)
June 14, 1994
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 365 LINE COUNT: 00029

... drafts and loan payments to other banks through AutoDraft. They also use for processing their Visa merchant monthly discount fees. In addition, Farmers and Merchants markets the product to their customers. A local spa, for example, uses it to draft...

22/3,K/35 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

06733299 SUPPLIER NUMBER: 14516091 (USE FORMAT 7 OR 9 FOR FULL TEXT)

As cobranding speeds up, local hops aboard. (bank card marketing)

Meece, Mickey

American Banker, v158, n196, p15(1)

Oct 13, 1993

ISSN: 0002-7561

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 688

LINE COUNT: 00065

... 21 Associates

*All cards are MasterCard or Visa except Amoco Torch Club, which is Diners Club

**Most programs charge membership fees . There is no annual credit card fee except on Torch Club, \$55

Source: The Nilson Report

22/3,K/36 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

06500970 SUPPLIER NUMBER: 14190704 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Simmons carves niche. (Simmons First National Corp.) (includes related article) (Company Profile)

Smith, David

Arkansas Business, v10, n26, p1(3)

June 28, 1993

DOCUMENT TYPE: Company Profile

ISSN: 1053-6582

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 2416

LINE COUNT: 00184

... card business comes from interest and another 50 percent comes from fees. The fees include annual charges to credit card holders and merchants' fees .

"So, in essence, last year we weren't making 8 percent [on the credit cards...]

22/3,K/37 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

05232415 SUPPLIER NUMBER: 15410173 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Magazines test "till forbid" programs. (automatic renewals) (Circulation Insider)

King, Elliot

Target Marketing, v14, n2, pC2(3)

Feb, 1991

ISSN: 0889-5333

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1600

LINE COUNT: 00125

...ABSTRACT: forbid program in the US. A common approach in Europe, a till forbid system allows magazine subscribers to renew their subscriptions automatically through their credit cards . The subscription will stop only when the subscribers notify the magazine or their credit company...

22/3,K/38 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

05220663 SUPPLIER NUMBER: 11313992 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Titles turn to credit card billing to boost renewals. (Circulation)

Masterton, John

Direct, v3, n2, p16(1)

Feb, 1991

ISSN: 1046-4174

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 622 LINE COUNT: 00050

... For instance, 14 percent of the Harper's renewal file gave the OK when the **monthly magazine** tested **automatic renewal** (without **credit card** payment) but its fulfillment house came up short on execution.
"We're a little gun..."

22/3,K/39 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

04801154 SUPPLIER NUMBER: 09338641 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Benson: lists, testing not getting their due. (Dick Benson)
Barney, Lee
Folio: the Magazine for Magazine Management, v19, n9, p83(1)
Sept 1, 1990
ISSN: 0046-4333 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 322 LINE COUNT: 00025

... will be a major breakthrough in the magazine business," he says.
"People have talked about **credit cards** and **automatic renewal** for **magazines** , but I have yet to see examples of those work."

22/3,K/40 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

04147965 SUPPLIER NUMBER: 07880333 (USE FORMAT 7 OR 9 FOR FULL TEXT)
From the boardroom. (National Automated Clearing House Association chairman of the board David Kvederis) (interview)
Corporate EFT Report, v9, n17, p4(2)
August 23, 1989
DOCUMENT TYPE: interview ISSN: 0272-0299 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 1240 LINE COUNT: 00092

TEXT:

...our customers. On the originating side, it is less expensive for banks to receive a **file** and originate outbound transactions than it is to process checks. Again, I see a cost...

...United States, lower processing costs and quicker notice of return items. Another growth area is **POS /ACH**. In areas where **POS /ACH** has been used, the volumes are staggering and I think we will continue to ballot by a very narrow margin, but we will continue to **push** for a rule change for mandatory self audits, which is acceptable to all members. CEFTR...

...currently under way is just a first step toward developing a marketing style within the **organization** . One of the biggest issues facing us is defining the role of NACHA down the road, vis-a-vis the local associations and direct **membership** . As the financial community continues to consolidate and interstate banking grows, there may be fewer...

...have to position itself for this change. Also, we need to work with the Fed, **Visa** and other private-sector ACH processors to move to an all-electronic system. In addition...

22/3,K/41 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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03899899 SUPPLIER NUMBER: 07508045 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The new EasyNet patent: "we're selling the user standardization." (Telebase Systems' EasyNet Knowledge Gateway) (interview)
Cornog, Martha

March, 1989

DOCUMENT TYPE: interview

ISSN: 8755-6286

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1334 LINE COUNT: 00104

... early punched card retrieval systems). Mechanical stuff. Before us, there was very little, if anything. MC : How charmingly quaint--like kerosene lamps! So now that exactly has Telebase patented. JC: A system for retrieving information from two or more **databases** having at least two different languages. RK: It's not just gatewaying. There's gatewaying...

...multiple hosts to one. JC: Another feature that makes it patentable is its capability of **automatically** selecting the **databases** . That doesn't exist in other interfaces. MC : The user-friendly from end is widely used by just about everybody. But you've...
...market out there for novice users that hadn't been properly addressed by the hosts. MC : Certainly, EasyNet itself has been validated by the number of **organizations** remarketing it. What's the latest count? GF: Sixteen--representing **several** types of **organizations** , including telecommunications companies like Western Union and hosts like CompuServe. Of the first type, we...

...telephone, and telegraph). JC: And of the second type, we've been talking to some **database** producers turned hosts, who want to remarket EasyNet, but we can't say yet who they are. MC : More producers now are putting up their own **databases** --**databases** that aren't up on the major vendors. JC: Yes, Chemical Abstracts started that trend when they kept their abstracts off Dialog and formed their own host, STN. MC : And now BIOSIS has started the BIOSIS Connection for vending some of its own **databases** . RK: Right. And some **organizations** like these are saying. "Why can't our customers also have access to the rest..."

...distribution, and the role of the smart gateway--like EasyNet--is getting greater and greater. MC : If that's the case, I can understand Telebase's wanting to protect its position...

...two targets at the same time establish ourselves in the marketplace and protect the technology. MC : The two together must just about guarantee that EasyNet won't have any competition! JC...

...well. If we do that successfully, then the patent merely reinforces our overall corporate strength. MC : What's ahead for Telebase? JC: We've already **filed** for additional patents on EasyNet enhancements. We're not going to sit back on the...

...been developments at Telebase since 1984 (when the patent was applied for), so we have **filed** for continuations. Much of our effort is devoted to developing the service, bringing in new features to raise EasyNet's IQ. MC : Like what? GF: We've announced the Common Command Language search option plus the SmartSCAN feature which allows you to search clusters of **databases** and vendors. JC: Also, we've brought up stock quotes on EasyNet, and coming up...

...It's for libraries and fits in a carrel. You can get all the EasyNet **databases** or a subset of 48. For the 48, we have a flat fee **subscription** : unlimited access for \$20,000/year. That compares very favorably with CD-ROM. To beat it, you'd have to get all 48 CD-ROM **database subscriptions** and equipment at less than \$500/**database** . MC : You mentioned in the January IT that CD-ROM **subscriptions** currently run about \$2,000/year. RK: Right. So we have a better solution for ...profile and then create mailing lists against that profile online from the Dun and Bradstreet **files** . When it was being tested, the police in Lower Merion were looking for a murderer...

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02032530 SUPPLIER NUMBER: 03218389 (USE FORMAT 7 OR 9 FOR FULL TEXT)

There's no such thing as a free check. (banking survey)

Weberman, Ben

Forbes, v133, p117(6)

April 9, 1984

CODEN: FORBA ISSN: 0015-6914 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT

WORD COUNT: 688 LINE COUNT: 00054

... next three to five years. About one-quarter of Southeast's
noninterest income comes from **credit card** operations, **annual card**
fees and **merchants'** charges. Some other major components of income
include monthly deposit maintenance fees, trust management fees...

22/3,K/43 (Item 1 from file: 20)

DIALOG(R)File 20:World Reporter

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01540083 (USE FORMAT 7 OR 9 FOR FULLTEXT)

ClassMates.com and AT&T WorldNet Service Connect Through

BUSINESS WIRE

May 04, 1998 17:29

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 604

... establish contact with old friends. Under terms of the agreement,
ClassMates.com will provide free **memberships** for anyone who selects AT&T
WorldNet Service as their Internet **service provider** via the
ClassMates.com web site. The **membership** will be active for as long as the
customer uses AT&T WorldNet Service. The Internet **service provider** will
further enhance the deal by providing one free month of unlimited service.
Getting connected...

... Conrads, founder and president of ClassMates.com "The gateway to
everything, though, is the Internet **service provider**," he added. "**Many**
of our members place a great deal of value on trusted, well-established
names. In...

... news to online shopping to reconnecting with friends and family."
ClassMates.com is an affiliation **database** company serving high school
alumni across North America. Known for its tagline: "Find old friends...

...000 people. ClassMates.com's visitor count now totals more than 400,000,
with an **annual** growth rate of more than 700%. AT&T WorldNet Service is
the largest direct Internet **service provider** in the United States,
serving more than 1 million subscribers. It is expanding availability of...

... plan. Under this plan subscribers view their AT&T bills online and pay
with a **credit card**. AT&T WorldNet Service software for Windows 95,
Windows 3.1, Windows 3.11 for...

22/3,K/44 (Item 2 from file: 20)

DIALOG(R)File 20:World Reporter

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01363914 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Investor Features Syndicate: Free Content From All-Star -3-

PR NEWSWIRE

April 13, 1998 1:30

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1176

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... The company claimed it offered franchisees the products, services and marketing support to become Internet **service providers**, making sales to the public through so-called "affiliates." **Fees** started at \$3,000 and ranged up to \$10,000 plus **monthly** "maintenance" **fees** of up to \$250/month. The company claimed that franchisees could obtain up to 100 ...

... a complete and accurate disclosure statement, containing 20 different categories of information. When the Commission **files** a complaint, this is not a finding or ruling that the defendant has actually violated...

... or a student need not have mastered college-level math to know that multiplying the **fees** by tens of thousands of victims' dollars adds up to big money. "The National Association...

...many restrictions and hard-to-meet conditions. Sometimes you're asked to join a vacation **club**. Or, a vacation for **two** includes airfare only for one. Or, the deal is available only during peak season. o...

... your credit report. It's simply not possible. Accurate, negative information remains in your credit **file** for seven years. No credit-repair company can take it out. AUNTIE SPENDER'S ADVICE...

... mail; send a check or money order o Never give out your Social Security or **credit card** number unless you know or have confidence in the recipient. o To check out a...

Set	Items	Description
S1	32607	(SMART OR CHIP OR CREDIT OR BANK OR CHARGE) ()CARD? OR CREDITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD? OR SMARTCARD?
S2	279341	CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZATION? OR MERCHANT? OR SERVICE() PROVIDER?
S3	56245	RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4	598279	ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-()ORDER? OR APPROVAL()PLAN? ?
S5	284124	DATABASE? OR DATA() (BASE? OR BANK?) OR DATABANK? OR FILE?
S6	16565	(MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?) (5N) (S2 OR -S3)
S7	9730	POS OR POINT(2N) (SERVICE? OR SALE?) OR (MONETARY OR DUES) (-)PROCESSOR?
S8	151	S1 AND S2 AND S3
S9	42	S8 AND S4
S10	3	S9 AND (S5 OR S6)
S11	122	S1(S)S2(S)S3
S12	35	S11 AND S4
S13	9	S11(S) (S5 OR S6)
S14	8	S8 AND S6
S15	46	S10 OR S12 OR S13 OR S14
S16	46	RD (unique items)
S17	44	S16 NOT PY>1999
S18	40	S17 NOT PD>990604
File	77:	Conference Papers Index 1973-2000/Jul (c) 2000 Cambridge Sci Abs
File	35:	Dissertation Abstracts Online 1861-2000/Jul (c) 2000 UMI
File	583:	Gale Group Globalbase(TM) 1986-2000/Aug 17 (c) 2000 The Gale Group
File	2:	INSPEC 1969-2000/Aug W2 (c) 2000 Institution of Electrical Engineers
File	65:	Inside Conferences 1993-2000/Aug W2 (c) 2000 BLDSC all rts. reserv.
File	233:	Internet & Personal Comp. Abs. 1981-2000/Jul (c) 2000 Info. Today Inc.
File	99:	Wilson Appl. Sci & Tech Abs 1983-2000/Jul (c) 2000 The HW Wilson Co.

01306150 ORDER NO: AAD93-24194

ORGANIZING FOR MARKETING ORIENTATION IN CONSUMER SERVICES FIRMS

Author: TEOPACO, JOHN L.

Degree: D.B.A.

Year: 1993

Corporate Source/Institution: HARVARD UNIVERSITY (0084)

Source: VOLUME 54/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1467. 526 PAGES

Descriptors: BUSINESS ADMINISTRATION, MARKETING

Descriptor Codes: 0338

The purpose of this study is to investigate the **organizational** design elements, and salient environmental and company factors involved in consumer services firms with a marketing or customer satisfaction orientation.

Initial chapters review the pertinent services marketing, macro **organizational** behavior, and marketing **organization** literature in order to identify the special **organizational** requirements for the marketing function in services companies. The review indicates that structural forms are **organizations'** responses to the complexity and dynamism of the environments in which they operate. These structures reflect the information processing requirements of **organizations** for reducing uncertainty in the performance of **organizational** tasks and decision-making.

The literature review also shows that the simultaneous nature of the service product's production and consumption poses special requirements for **organization**. Two kinds of marketing functions now have to be addressed: conventional marketing (4Ps) and interactive marketing (customer service procedures, personnel, customers, and physical support). Subsequently, this study hypothesizes that the nature of the dominant marketing function (conventional versus interactive) is a salient factor to determining an appropriate **organizational** structure. Additionally, it hypothesizes that the nature of the **service provider**-customer relationship (continuous/**membership** versus transactional) is another relevant dimension.

The study uses four case studies of companies in four consumer services industries: fast foods, **credit cards**, health care, and full-service hotels. The findings support the relevance of the dominant marketing function as an **organizational** dimension, but does not support the customer relationship hypothesis. Instead, the level of dispersion of service sites (distribution) is considered to be a salient factor. Using these two dimensions, an organizing framework (2 x 2 matrix) is presented concerning the centralization/decentralization, and the nature/role of the conventional and interactive marketing functions.

The field research findings show that conventional marketing dominant (CMD) firms have standardized, formalized interactive marketing procedures, whereas the converse is true of interactive marketing dominant (IMD) firms. CMD companies have marketing program managers that perform more of a specialist, line management role, whereas IMD firms' managers have more of an integrator, staff function.

Firms with one central facility or a highly constricted distribution of sites (localized) have only a head office for conventional marketing. Firms with dispersed service sites have both a head office and field marketing **organizations**. Additionally, regardless of which marketing function is dominant, a dispersed operation requires decentralized (field) management of interactive marketing.

The field research results also show that equally important to **organizational** design are non-structural elements--such as corporate culture; reward, training, and service quality measurement systems; employee empowerment; and recruitment policies--that are all oriented towards customer satisfaction. They serve as marketing oriented integrating mechanisms for the activities of many customer contact personnel.

18/5/2 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09120840

Schlumberger smart card for amusement centre in Tokyo
JAPAN: CLUB SEGA USES SCHLUMBERGER'S SMART CARD
Retail Asia (ABD) May 1999 p.26
Language: ENGLISH

Schlumberger's **smart card** is chosen for the first-ever Game Card concept in Japan to be tried out by **Club** Sega Shibuya, a futuristic amusement centre. The Game Card is a card-system standard developed by Sega and Schlumberger. It features **membership** verification and e-cash functions, as well as entitles cardholders to enjoy special **membership** privileges. The Game Card also allows Sega to get real-time feedback on customer trends and sales revenue. Each retail outlet can use this data to offer customised services like flexible pricing plans and off-peak discounts. The card-based **membership** system is also a marketing tool for the development of future products and services based on its customer **database**. Schlumberger, together with Toppan Label KK, will offer support in the implementation of the Game Card system during its start-up stage at **Club** Sega Shibuya.

COMPANY: TOPPAN LABEL; CLUB SEGA SHIBUYA; SCHLUMBERGER
PRODUCT: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC);
EVENT: General Management Services (26);
COUNTRY: Japan (9JPN);

18/5/3 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09088546

Hang Seng Bank in Jockey Club tie-up
HONG KONG: JOCKEY CLUB, BANK ISSUE JOINT CARDS
South China Morning Post (XKT) 14 Apr 1999 p.b2
Language: ENGLISH

The Hong Kong Jockey **Club** has teamed up with Hang Seng Bank to issue joint cards for its members. The members can use the card as **membership** card and **credit card**. All spending at the **Club** will be billed into the card accounts and listed in the **monthly** statement. This helps the **club** outsourcing part of its administration. *

COMPANY: HANG SENG BANK; HONG KONG JOCKEY CLUB
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Company Formation (14);
COUNTRY: Hong Kong (9HON);

18/5/4 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09011648

Hong Leong Bank launches the Guinness MasterCard
MALAYSIA: GUINNESS MASTERCARD BY HONG LEONG
Business Times Malaysia (XAR) 03 Nov 1998 p.5
Language: ENGLISH

Mr James Lim, senior managing director of Hong Leong Bank, announced the launch of Guinness MasterCard on 2 November 1998. The card is part of the co-branding programme by Hong Leong which will cater for 15,000 **clubmembers** of Guinness. For the first 2,000 Guinness members who are

approved by the bank to hold the Standard and Gold card will be given a full waiver on **annual fees**. They will also receive **two** complimentary cartons of Guinness Stout while following members who are approved will receive a carton of Guinness Stout in the form of redeemable vouchers. The aim of the launching of this card is to enable Guinness **clubmembers** to enjoy added benefits from the MasterCard, which includes, a discount voucher for the applicant's birthday, discount vouchers three times a year and special gifts.

COMPANY: HONG LEONG BANK; GUINNESS MASTERCARD
PRODUCT: Beer (2082BE); **Credit Card** Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Product Design & Development (33); Marketing Procedures (24);
COUNTRY: Malaysia (9MAO);

18/5/5 (Item 4 from file: 583)
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06692757

Visa releases Platinum Card
SOUTH KOREA: VISA TO ISSUE PLATINUM CARD
The Korea Herald (XBF) 16 Sep 1998 P.12
Language: ENGLISH

Visa, an international **credit card** giant, will issue towards the end of September 1998 its Platinum Card in South Korea through Citibank Corp, Korea Exchange Bank Service Co and Boram Bank. Holders of the new card will be offered maximum ceiling on their credit, fire and marine insurance of up to S\$ 500,000, discounts on first class hotels, and free interpretation and legal services. The card should be issued to some 10-15% of the present top-level **Visa Gold Card** holders or those with positions at executive levels and upwards at listed firms. The **annual membership** fee will be WON 50,000 at Korea Exchange Bank Service Co, while that charged by Boram Bank should be WON 150,000 with additional services. Citibank will have two types of Platinum Card services - one at WON 50,000 with the basic **Visa Platinum Club** privileges and the other at WON 200,000 that will include extra benefit of Ritz Carlton Gold **Membership**. *

COMPANY: BORAM BANK; KOREA EXCHANGE BANK SERVICE; CITIBANK; VISA
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Banking Institutions (6010);
EVENT: Plant/Facilities/Equipment (44);
COUNTRY: South Korea (9SOK);

18/5/6 (Item 5 from file: 583)
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06683893

On-line sales strategies take travel firms into a new era
UK: TRAVEL FIRMS MOVE TO THE INTERNET
Wall Street Journal Europe (WSJ) 07 Sep 1998 Convergence - Autumn 1998 p.26
Language: ENGLISH

The travel industry is expected to be one of the first sectors to undergo a transformation by adopting the Internet as a sales and marketing tool. Internet-based services give consumers far greater control over their choice of destination, holiday operator, availability and price. In particular, consumers will benefit from the gaining access to the Galileo booking system used by around 85% of travel agents in the UK. Access will be through On-line Travel **Club** (OTC) of London from January 1999, for an **annual membership** fee of GBt 45. OTC will launch the service with a range of promotions, including discounted travel insurance, a **credit card** and perhaps air miles. Airlines have already set up Internet sites

as an additional distribution channel to prepare for the move away from traditional travel agencies. Meanwhile, the agencies are fighting back by improving customer service and improving their prices.

COMPANY: ON-LINE TRAVEL CLUB

PRODUCT: Travel Agencies (4721); Lodging & Tourist Services (7010);
EVENT: General Management Services (26); Marketing Procedures (24);
COUNTRY: United Kingdom (4UK);

18/5/7 (Item 6 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06668935

Das nahende Ende des Einheitspreises

SWITZERLAND: DEREGULATION OF CREDIT CARD MARKET
Schweizer Handelszeitung (XID) 05 Aug 1998 p.6
Language: GERMAN

Foreign competitors and mergers add movement to the Swiss credit card market. At the moment, Eurocard/Mastercard is the market leader with 56%, followed by Visa (35%), American Express (6%) and Diners Club (3% which equals 70,000 used cards). In the future, all major banks will have to offer more than just one credit card in order to stay competitive. Credit Suisse, by taking over the Swiss office of American Express, is going to market Eurocard/Mastercard, Visa and American Express by 1 January 1999 at the latest. Schweizerische Bankgesellschaft <Union Bank of Switzerland>, which up to now exclusively distributed approximately 250,000 Eurocards/Mastercards, merged with Schweizerische Bankverein <Swiss Bank Corporation>, which concentrated on Visa (550,000 cards), to USB and thus, USB will offer both products with the difference that Visa allows to pay only a certain part of the monthly bill and to owe the rest for a high interest rate. In the medium term, the annual fees for both cards are to be adjusted. As Visa, Eurocard/Mastercard is to offer a bonus system called "KeyClub".

COMPANY: SWISS BANK COOPERATION; UNION BANK OF SWITZERLAND; USB;
SCHWEIZERISCHE BANKVEREIN; SCHWEIZERISCHE BANKGESELLSCHAFT; CREDIT SUISSE;
DINERS CLUB; AMERICAN EXPRESS; VISA; EUROCARD/MASTERCARD

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Planning & Information (22); Market & Industry News (60);
COUNTRY: Switzerland (5SWI);

18/5/8 (Item 7 from file: 583)

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06648376

iba product pays agent's commissions

HONG KONG: RICACORP VISA CARD LAUNCHING
South China Morning Post (XKT) 25 Jun 1998 p.b4
Language: ENGLISH

International Bank of Asia (IBA) and Ricacorp Property Group set up Ricacorp Visa Card for paying property agents' commission at any Ricacorp branches. Discount 10% commission was available before 31 October 1998. New cardholders were given a 57-day interest-free repayment period and 3 years annual waiver. Discounts offered on house decoration expenses, removal internet services and magazine subscriptions . *

COMPANY: RICACORP PROPERTY GROUP; INTERNATIONAL BANK OF ASIA

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Product Design & Development (33);
COUNTRY: Hong Kong (9HON);

18/5/9 (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06610627
Hong Kong's electronic money
HONG KONG: ELECTRONIC MONEY NEEDS IMPROVEMENT
Wen Wei Po (AMI) 06 Apr 1998 p.b1
Language: CHINESE

Apart from technology, four areas need to be improved the success of electronic money such as **Visa** Cash and Mondex cards in Hong Kong. 1) Although 6,500 **merchant** shops have accepted **Visa** Cash and Mondex cards, the use mainly focuses on large retailers. Small transactions often occur at food stores, news stands, supermarkets and public transports. 2) Electronic money is not fully accepted. Consumers still need to carry coins and these **smart cards**. In addition, there is no much difference between EPS, Mondex and **Visa** Cash. 3) Extra **fees** such as **annual** fee of HK\$100 for a Mondex card and HK\$800 for an electronic wallet. **Annual** fee of HK\$80 for a reloadable BOC **smart card**. 4) Cashiers not familiar with terminal operation may prolong the time of transactions. Some **merchant** shops even use machine breakdown as an excuse to refuse the acceptance of these **smart cards** during peak hours. *

COMPANY: MONDEX; VISA CASH
PRODUCT: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); Consumer Finance Institutions (6140); Banking Institutions (6010);
EVENT: Products, Processes & Services (30);
COUNTRY: Hong Kong (9HON);

18/5/10 (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06605054
Wenn drei das gleiche wollen
SWITZERLAND: THE CREDIT CARD MARKET
Schweizer Handelszeitung (XID) 18 Mar 1998 p.4
Language: GERMAN

According to a survey by Handelszeitung, Eurocard/Mastercard is the most popular **credit card** in Switzerland with 1.5mn users, followed by **Visa** with 931,000 users, American Express with 160,000 and Diners **Club** with 70,000 users. **Annual fees** for Eurocard are between SFr 50-150, **fees** for cash withdrawals 2.5% of the amount or at least SFr 10. **Visa** charges SFr 100-200 annually and 2.5% or a minimum of SFr 5 for cash withdrawals. Diners **Club** charges SFr 110-160 per year and 2-4% per cash withdrawal, American Express charges SFr 140-300 and 2% (min. SFr 5), respectively. The most widely accepted **credit card** in Switzerland is **Visa** with 86,000 places of acceptance, followed by Eurocard (80,000), American Express (58,000) and Diners **Club** (49,000). While American Express and Diners **Club** have no limits, Eurocard and **Visa** set individual limits for each customer and card.

COMPANY: DINERS CLUB; AMERICAN EXPRESS; VISA; MASTERCARD; EUROCARD
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Sales & Consumption (65); Market & Industry News (60);
COUNTRY: Switzerland (5SWI);

18/5/11 (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06595436

Visa launch Tai Fat Hua joint card

HONG KONG: IBA LAUNCHES NEW JOINT CARD

HK Economic Journal (XKG) 05 Mar 1998 p.23

Language: CHINESE

The International Bank of Asia launched a new joint **Visa** card with Tai Fat Hau Restaurant. The cardholders can enjoy exemption of **annual** fee for the first two years. Before 15 June 1998, successful applicants can also obtain Tai Fat Hau Restaurant coupon worth HK\$3,000. Cardholders can also enjoy 10% discount on dining at Tai Fat Hau Restaurant, Broadway Seafood Restaurant and North Sea Fishing Village; special accommodation package at Macao Kimberly Hotel; 20% discount on Macao Jockey **Club membership**; and benefits on facilities in Tai Fat Hau Farm in Dongguan. They can use banking services provided by the International Bank of Asia as well as **Visa** Interlink service when shopping in more than 300,000 selected shops all over the world. Besides, they can enjoy mileage programs offered by the bank and Thai Airways. *

COMPANY: MACAU KIMBERLY HOTEL; BROADWAY SEAFOOD RESTAURANT; NORTH SEA FISHING VILLAGE; THAI AIRWAYS; TAI FAT HAU RESTAURANT; VISA; INTL BANK OF ASIA

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

EVENT: Product Design & Development (33); Company Formation (14);

COUNTRY: Hong Kong (9HON);

18/5/12 (Item 11 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06527541

Electronic payments as 12,000 cabs ditch docket

AUSTRALIA: ELECTRONIC PAYMENT SYSTEM FOR CABS

The Australian Financial Review (AFR) 16 Sep 1997 P.35

Language: ENGLISH

The taxi credit organisation in Australia, Cabcharge Australia, has a licensing agreement with listed **smartcard** system developer Card Technologies Australia (CTA) whereby Cabcharge will have access to the **smartcard** developer's multi-application software. The software will enable cab passengers to pay cab **fees** electronically via **charge cards** such as Cabcharge, American Express or Diners **Club**. Under the agreement, Cabcharge will pay initial licence **fees**, **annual** support and maintenance **fees** and royalties to CTA for a minimum period of 5 years. The CTA-designed system will be first installed in 1,000 cabs in Newcastle and Canberra. The system will be introduced gradually to cabs in major centres in Sydney, Brisbane and Melbourne in the short term. With the electronic system, a tremendous amount of tedious paper work could be cut down. The systems would record the transactions electronically and hence eliminate much paperwork.

COMPANY: CABCHARGE; CTA; CARD TECHNOLOGIES AUSTRALIA

PRODUCT: Taxi Services (4120);

EVENT: General Management Services (26);

COUNTRY: Australia (9AUS);

18/5/13 (Item 12 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06526290

JCB, HORIPRO TO ISSUE JOINT CREDIT CARD

JAPAN: JCB AND HORIPRO TO ISSUE CREDIT CARD

The Nikkei Weekly (NW) 22 Sep 1997 P.9

Language: ENGLISH

2 companies in Japan, JCB and HoriPro, will join hands to issue a **credit card** in October. The **credit card** will cover purchases and reservations for concerts and live shows. The companies hope to issue a total of 50,000 new cards in the first year. Card holders are allowed to shop at JCB member retailers in Japan as well as abroad. They could also make advance reservations for 10 events per year sponsored by HoriPro. They are also entitled to other complementary services such as a 10% discount on ticket prices and **subscriptions** to member **magazines** with entertainment news. **Credit card** holders are charged an **annual membership** fee of Y 4,200 (US\$ 34.43). However, for applications that are made by the end of October will be waived **membership** fee for the first year.

COMPANY: HORIPRO; JCB

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

EVENT: Product Design & Development (33);

COUNTRY: Japan (9JPN);

18/5/14 (Item 13 from file: 583)
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06514381

Kosten f r Kreditkarten sinken

AUSTRIA: CREDIT CARDS CHEAPER FOR BUSINESSES
Der Standard (XGO) 30/31 Aug 1997 p.30
Language: GERMAN

From the beginning of October 1997 American Express, Diners **Club**, Eurocard/Mastercard and **Visa** are lowering by 0.5%-point the fee they charge businesses accepting **credit cards**. The **fees** will then be 3.7%-3.9%, depending on **annual** turnover of payments. There are about 1.35mn **credit cards** in Austria, which are accepted at about 38,000 retail outlets, restaurants, hotels, etc. Eurocard/Mastercard and **Visa** each hold about 45% of the Austrian **credit card** market.

COMPANY: VISA; MASTERCARD; EUROCARD; DINERS CLUB; AMERICAN EXPRESS

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
Retail Trade (5200);

EVENT: null (00);

COUNTRY: Austria (5AUT);

18/5/15 (Item 14 from file: 583)
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06505717

Review of Diamond Plus Lifestyle **Club**

HONG KONG: DIAMOND PLUS LIFESTYLE **CLUB** - REVIEW
Ming Pao Daily News (XKJ) 09 Aug 1997 p.b3
Language: CHINESE

In Hong Kong, the Diamond-Plus Lifestyle **Club** had been formed for 7 months and now it has **several** thousands of members. The **club** expects its **membership** will reach 10,000 in the first year and 30,000 within the first 3 years. To be a member of Diamond-Plus, the application fee is HK\$1,000 and the **annual** charge is HK\$1,386. The **club** provides its members with 1) 24-hr emergency personal and family services, 2) discounts at 300 shops in HK, 3) the rights to attend seminars, etc. Recently, the **club** had issued a co-branded card with Wing Hang Bank in Aug 1997. *

COMPANY: DIAMOND-PLUS LIFESTYLE **CLUB**

PRODUCT: **Credit Card** Services (6020CC); Nonbank Credit Card Firms (

6141);
EVENT: Companies Activities (10);
COUNTRY: Hong Kong (9HON);

18/5/16 (Item 15 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06469075
Amex **push** likely to succeed
WORLD: AMEX RECOVERING
The Australian Financial Review (AFR) 05 May 1997 P.33
Language: ENGLISH

American Express, whose market share had dipped, had managed to boost sales in 1996 with its incentives and efforts in working with **merchants**. The table below shows the statistics on the US firm. Amex's profile (1996) Item Write-off on **credit card** receivable 5.1% (dipped 0.1%) Market share 16.2% (**Visa**, 48.7%; MasterCard, 27.3%) Expenditure on Amex cards up 15.6% (**Visa**, up 15.5%; MasterCard, up 9.6%) **Subscription** 41.9 mn (up 8.3%)

COMPANY: MASTERCARD; VISA; AMERICAN EXPRESS

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Companies Activities (10);
COUNTRY: General Worldwide (OW); United States (1USA);

18/5/17 (Item 16 from file: 583)
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06444661
CA startet Kundenoffensive
AUSTRIA: CREDITANSTALT LAUNCHES CLUB SUXESS
Die Presse (DP) 15/16 Mar 1997 p.27
Language: GERMAN

In order to boost customer loyalty, big Austrian bank> Creditanstalt, which is being acquired by Bank Austria, is introducing **Club** Suxess. For a **monthly** fee of Sch 150, clients get a higher interest (1.5%) for their money on current accounts. **Club membership** includes **credit card fees** and benefits such as assistance services and discount vouchers. By the end of 1997 Creditanstalt is targeting to have 45,000 **Club** Suxess members, including those switching over from other Creditanstalt accounts.
*

COMPANY: BANK AUSTRIA; CREDITANSTALT

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);
Nonbank Credit Card Firms (6141); Retail Banking Services (6006);
Clearing Banks (6010CB);
EVENT: Marketing Procedures (24);

18/5/18 (Item 17 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06424867
KEB Credit Card Service boasts 3.7 mil. cardholders
SOUTH KOREA: KEB CREDIT CARD TO BOOST PROFIT
The Korea Herald (XBF) 30 Jan 1997 SupplementaryP.4
Language: ENGLISH

The Korea Exchange Bank (KEB) **Credit Card** Service Co has set **subscription** targets at 370,000 **merchants** and 4.6 mn cardholders in

1997. In addition, the firm will like to make WON 8.5 bn in net profit and WON 8.5 tn in total billings. In order to attain the goals, the firm will strengthen its structure by promoting outstanding employees, removing managerial inefficiencies and improving productivity and profit management. In addition, application and credit scoring systems will be implemented to prevent cardholder delinquency and crimes. Risk management and authorisation and deposit monitoring system will also be upgraded. The firm will also establish an information infrastructure and invest in **computerisation**. Effort will also be made to maximise satisfaction of customers through the establishment of VIP management support system and the expansion of customer loyalty programme. New services related to travel, card loans, insurance and electronic mail will also be developed. The **credit card** firm boast the **subscription** of 370,000 **merchants** and 3.74 bn cardholders in 1996. The net profit and total billings of the firm amounted to WON 3.9 bn and WON 6.5 tn.

COMPANY: KOREA EXCHANGE BANK CREDIT CARD SERVICE

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

EVENT: Planning & Information (22);

COUNTRY: South Korea (9SOK);

18/5/19 (Item 18 from file: 583)

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06414443

Die letzten Tage der Menschheit

AUSTRIA: BANK AUSTRIA LAUNCHES LOYALTY SCHEME

Der Standard (XGO) 03 Jan 1997 p.23, Die Presse,07 Jan 1997, p.12

Language: GERMAN

Bank Austria is said to be the first bank in Austria to introduce a loyalty scheme, with which it aims to promote cashless payment and cut back work at service counters. The bank is offering its clients **membership** in **Club**

Bank Austria for an **annual** fee of Sch 220. As a member, the client gets bonus for long-term business with the bank, for keeping his account in credit, for taking up loans, for using electronic banking and Bank Austria's **Visa** card service, for gaining new clients for the bank, etc. An average client is estimated to gain 500-800 bonus points per year. They can be used for buying a number of products and services at a discount. E.g. a CD-player is worth 600 bonus points and Sch 330. Meanwhile, a number of Austrian banks, including Bank Austria, raised their banking charges at the beginning of 1997.

COMPANY: BANK AUSTRIA

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);

Nonbank Credit Card Firms (6141); Retail Banking Services (6006);

Clearing Banks (6010CB);

EVENT: General Management Services (26);

18/5/20 (Item 19 from file: 583)

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06356311

Hang Seng satisfied card business

HONG KONG: 20% GROWTH FOR HANG SENG CARDS

Sing Tao Daily (XKL) 23 Aug 1996 p.b3

Language: CHINESE

Hong Kong's Hang Seng Bank posted 20% growth for its **credit card** purchases, compared to six months ago. The bank plans to issue 2 to 3 joint cards by the end of 1996. The bank's **credit card** earning consists of one-third of interest earnings and **two** -third of **membership fees** and other **fees**. The bank is promoting the use of electronic money Mondex at

City Plaza and Shatin New Town Plaza. About 4 mn **merchants** have agreed to accept the Mondex card. The bank also launched a new promotion campaign where the bank's **credit cardholders** spend more than HK\$200 at assigned restaurants can get one free dish with HK\$1 or 5% discount if the spending exceed HK\$1,500. The promotion will last until January 31 1997. *

COMPANY: HANG SENG BANK

PRODUCT: **Credit Card** Services (6020CC); Nonbank Credit Card Firms (6141); Debit Card Svcs (6020DC); Smart Cards (3078SC);
EVENT: Company Reports & Accounts (83); Marketing Procedures (24);
COUNTRY: Hong Kong (9HON);

18/5/21 (Item 20 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06331375
I clienti e i servizi
ITALY: TELECOMS SERVICES ON ANALYSIS
Info & Tech (AAO) Jun 1996 p.13
Language: ITALIAN

A recent survey on telecoms services, interviewing clients (47%), providers (40%) and **journalists** (13%), has reported the following results: -How often do you 'sail' on the *Internet? . Interviewed(135) Clients Others 'Never' 12.6% 14.1% 11.3% 'Not yet' 22.2% 23.4% 21.1% 'Sometime' 32.6% 32.8% 32.4% 'Often' 32.6% 29.7% 35.2% -How do you 'sail' on the *Internet? At work 55.7% 55.0% 56.3% Alone 36.4% 35.0% 37.5% With family 7.9% 10.0% 6.2% -Are you analysing mobile phone alternative **fees** (referring to the business area)? 'No' 30.4% 'Yes' 28.1% 'Not yet' 23.0% 'I do not know' 18.5% -Describe calling card more useful services (total interviewed: 102) Via human operator 4.9% Call back system 10.8% Pre-paid cards (not rechargeable) 10.8% Consecutive call back system 14.7% Debit on telephone bill 26.5% Pre-paid cards (rechargeable) 34.3% Debit on **credit card** 43.1% Access to free phone line 43.1% At the same time, *Internet providers are 70% preferred by clients and 60% by interviewed; *Internet webs for companies are not useful for 21.5%. Most interesting telecoms services, to be developed by clients in the years 1996-1997, are: ISDN 33.3% ATM and Frame Relay 43.7% EDI and e-Mail 44.4% *Internet and **database** access 56.3% *

PRODUCT: Telecommunications (4810); Database Vendors (7375);
EVENT: Marketing Procedures (24);
COUNTRY: Italy (4ITA);

18/5/22 (Item 21 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06280207
Smart plastic to take off in '96
HONG KONG: LAUNCH OF MONDEX SMART CARD IN 1996
The HongKong Standard (XKR) 09 Mar 1996 FR p.1
Language: ENGLISH

HongkongBank is going to introduce its Mondex **smart card** and payment system in 1996 instead of the planned early 1997. The launching of Mondex will a gradual expansion starting from specific commercial residential areas. The bank has begun to recruit accredited **merchants** in March. About 10,000 Mondex cards are to be issued on **monthly** basis or **periodically** to some HongkongBank clients having links with accredited **merchants** . Free specially-designed Mondex point-of-sale (POS) terminals and telephones will be offered to the accredited enterprises. HongkongBank clients can make purchases with their **smart cards** in the shops of accredited **merchants** without paying any bank **fees** . The **smart card** will have a

stored value while the amount of purchases will be deducted from the client's bank accounts through a specially-designed telephone. Large retail chains such as supermarkets, convenience stores and fast food firms have already shown their interest in the new payment system. *

COMPANY: HONGKONGBANK

PRODUCT: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); Consumer Finance Institutions (6140);

EVENT: Product Design & Development (33);

COUNTRY: Hong Kong (9HON);

18/5/23 (Item 22 from file: 583)

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06251751

PACNET WOOS DBS VISA, MASTERCARD CUSTOMERS

SINGAPORE: REVIEW ON PACIFIC INTERNET

The Straits Times (XBB) 12 Jan 1996 P. 62

Language: ENGLISH

Pacific Internet will offer Mastercard & DBS Visa card holders a free 3-month **subscription**. The offer will open to those cardholders who sign up for the Easy Access package, which will cost S\$ 9.95 **monthly**, for 12 months. The company's offer involves a once-off joining fee of S\$ 39.95, & 12 hours- **monthly** free connection for 3 months. And industry watchers claimed that the move is another attempt by Pacific Internet to gain a bigger share in the Internet **service provider** market.

COMPANY: DBS; MASTERCARD; PACIFIC INTERNET

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Wide Area Network Equipment (3661WN);

EVENT: Companies Activities (10);

COUNTRY: Singapore (9SIN);

18/5/24 (Item 23 from file: 583)

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06207687

Credit card boom continues

THAILAND: NEW CREDIT CARDS LAUNCHED

The Nation (XBO) 27 Sep 1995 P.B14

Language: ENGLISH

In Thailand, enthused by the growing market for **credit cards**, MPC Card Co Ltd, a joint venture between local and Hong Kong investors, has launched its MasterCard Gold and Standard cards on 27 September 1995. Hong Kong-based Pacific Asia Card Management, an affiliate of the Pacific Asia Group, will provide the new company with the management expertise. According to MPC, its MasterCard will be accepted by 50,000 **merchant** outlets in Thailand. MPC MasterCard holders will also be able to use their cards in 69 other countries. On a worldwide basis, the MPC MasterCard reaches more than 13 mn **merchant** outlets and 220,000 ATMs. To attract subscribers, the MPC MasterCard will come with a package of benefits which include Thai Sky TV **subscription**, **annual** medical check-ups, travel accident insurance coverage and discounts on **subscription fees**. The Goldcard holders will also enjoy discounted rates for long-distance telephone calls and will receive overseas emergency assistance in areas pertaining to legal, medical and travel matters.

COMPANY: THAI SKY TV; PACIFIC ASIA; PACIFIC ASIA CARD MANAGEMENT; MPC CARD

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

EVENT: Company Formation (14); Company Formation (12);

COUNTRY: Thailand (9THA); Hong Kong (9HON);

18/5/25 (Item 24 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06181138
KF vill chockhvja kortavgift
SWEDEN: KF TO RAISE CARD FEES
Svenska Dagbladet (XUX) 20 Jul 1995 p. N1
Language: SWEDISH

In Sweden, the Cooperative society KF will raise the **fees** for **credit card** purchases from the current SEK 3 (US\$ 0.41) to SEK 20, says Jeurgen Thelander, head of KF-kort. This is because KF must pay 2-3% of the customer purchase value to the bank. In other words, if a customer buys SEK 1,000 worth of goods at KF, KF has to pay SEK 30, while receiving only SEK 3 as a fee. Sales statistics show that account card purchases average SEK 500-700. KF also owns the retail chains Kapp-Ahl, City Stormarknad, Akademibokhandeln, Guldfynd and Stor & Liten, selling an **annual** total of SEK 200mn worth of goods. American Express and Diners **Club** have reportedly already complained about the decision of KF

COMPANY: DINERS CLUB; AMERICAN EXPRESS; STOR & LITEN; GULDFYND;
AKADEMIBOKHANDELN; CITY STORMARKNAD; KAPP-AHL; KF

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
Consumer Finance Institutions (6140); Retail Trade (5200);
EVENT: Commodity & Service Prices (72); Sales & Consumption (65);
COUNTRY: Sweden (5SWE);

18/5/26 (Item 25 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06172405
CardGuard service attracts 200 subscribers
SINGAPORE: CARDGUARD SERVICE
The Straits Times (XBB) 03 July 1995 P.46
Language: ENGLISH

Singapore, CardGuard International (CGI) has launched a new service which enables its subscribers to report the loss or theft of **credit cards** through a toll-free hotline without providing their **credit card** numbers. CGI will then notify card issuers of the loss. The service also extends to **club membership** cards, petrol cards and automated teller machine cards. So far, the service has attracted approximately 200 Singaporeans. The company plans to achieve its target of 10,000 subscribers by its first year of operations in Singapore. The service charges an **annual subscription** fee of S\$ 28. It also entitles members to a 40% discount of the published room rates of more than 2,500 hotels worldwide. **Visa** International is satisfied with the safeguards designed by CIG to maintain the confidentiality of card members.

COMPANY: VISA INTL; CARDGUARD INTL
PRODUCT: Economic Programmes (9108); Marketing (9914CU); Commercial Banks (6020); Consumer Finance Institutions (6140); Nonbank Credit Card Firms (6141);
EVENT: Marketing Procedures (24);
COUNTRY: Singapore (9SIN);

18/5/27 (Item 26 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06159957

Piu large la rete Agip p cartaSi e Diners
ITALY: AGIPPETROLI INCREASES CREDIT-CARD STATION
MF (XRB) 01 Jun 1995 p.25
Language: ITALIAN

By end-summer 1995, all 200 motorway service stations and most of the 700 roadside petrol stations of the Italian group AgipPetroli will accept the CartaSi and Diners Card **credit cards**. CartaSI and Diners Card report that in 1994 petrol-station purchases amounted to L 700bn against the L 40tn of for petrol sales alone recorded in 1994. AgipPetroli also offers its own prepaid card AgipCard, valid at some 2,200 Agip outlets, for petrol, oil and lubricants to road haulage companies. The Italian Automobile Club Aci has also forged an agreement with Diners Card under which holders of Aci's **annual membership card** can use it as a **credit card** at outlets in Italy that accept Diners Card.

COMPANY: AGIPPETROLI; CARTASI; DINERS CLUB; ACI

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
Garages & Filling Stations (5541); Fuel & Ice Dealers (5980);
EVENT: Sales & Consumption (65);
COUNTRY: Italy (4ITA);

18/5/28 (Item 27 from file: 583)
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05985391

Pushing plastic
HONG KONG: COMPETITION BETWEEN CREDIT CARD COS
The Asian Wall Street Journal (XKO) 18 Apr 1994 HKWeek p.10
Language: ENGLISH

In Hong Kong, banks and **credit card** companies are **pushing** plastic on consumers. Observers said that **credit cards** are especially enticing to banks in Hong Kong. The territorywide **annual** interest rate of about 27% on outstanding balances, coupled with **fees** charged to **merchants** higher than that in Western markets, are attracting card issuers in droves. In the near future, Dah Sing Bank will enter the **credit card** market in 1994. American Express Co will launch a **credit card** by year's end to complement its **charge card** already in circulation. On the bright side, it seems that consumers benefit from the competition between banks and **credit - card** companies because different card issuers offer different types of points programs to convert dollars spent with a card into prizes, ranging from free ice-cream to airline miles. However, analysts said that although the airline mileage programs are very attractive, but it is not practical because it would take people a long time to win points needed for free travel.

COMPANY: AMERICAN EXPRESS CO; DAH SING BANK

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Marketing Procedures (24);
COUNTRY: Hong Kong (9HON);

18/5/29 (Item 28 from file: 583)
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05959252

Thrusting rivals leave Diners Club struggling
UK/US: DINERS CLUB STRUGGLES
Sunday Times (ST) 20 Mar 1994 p.s3p5
Language: ENGLISH

The Diners **Club** card, once considered a symbol of sophistication, now trails in fourth place in the plastic card market behind American Express,

Visa and Mastercard. Growing competition is hitting card companies such as Diners which charge large annual fees, and other companies are targeting Diners' niche markets of business and travel card services. The loss of the US government account to American Express in 1993 cost Diners 27% of its US revenue, and its UK marketing agreement with British Airways is now up for renegotiation.

COMPANY: MASTERCARD; VISA; AMERICAN EXPRESS; DINERS CLUB

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);
Nonbank Credit Card Firms (6141);

EVENT: Companies Activities (10);

COUNTRY: United Kingdom (4UK); United States (1USA);

18/5/30 (Item 29 from file: 583)

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05194598

Credit and Charge Cards 2: Future belongs to debit card

UK - DEBIT CARD MARKET EXAMINED

Financial Times (C) 1992 (FT) 15 July 1992 ps2

LESS THAN a decade ago, the credit card business was one of the most lucrative lines in UK retail banking. In 1992, the credit card operations of the larger banks are fighting to stay in the black. The future belongs clearly to the debit card. One symptom of the decline is a fall in the number of credit cards in circulation. In 1990, there were 30m credit cards in the UK, but the figures changed sharply when Lloyds Bank introduced annual charges. Now there are around 26m credit cards, while debit cards have come from nowhere to 20m since 1987. Banks have been hit by shrinking volumes of business and the need to make provisions against bad debts. Customers have become more astute about avoiding interest by paying back on time. One side of the card business has proved especially disappointing. In 1989, the Big Four piled eagerly in to merchant acquiring which had previously been handled by Barclaycard for Visa and Access for the MasterCard/Eurocard brands. Last year the banks lost about Pounds 75m on this business and only Lloyds claims to be making a profit. The losses have revived long-standing tensions between card issuers and retailers. In the US, most banks long ago gave up trying to make money out of merchant acquiring and left the job to specialist companies. So far these have not appeared on the UK scene. Things could get still worse for the banks if some of the retailers get their way. They are beginning to press for a review of the interchange fee system, the fixed charge which the retailer's bank pays to a credit card holder's bank. Interchange fees generate much of the income banks get from their card operations and they are usually set by the international payment systems, Visa International and MasterCard, and so are not subject to negotiation between a bank and its customer.**
Copyright: Financial Times Ltd 1992

COMPANY: LLOYDS BANK

PRODUCT: Debit Card Services (6020DC); Credit Card Services (6020CC);
Plastic Products NEC (3079); Banking Institutions (6010);

EVENT: MARKET SIZE/STATISTICS (60);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic
Community Countries (419); NATO Countries (420); South East Asia Treaty
Organisation (913);

18/5/31 (Item 30 from file: 583)

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04532257

They are leaving home without it

American Express (Amex) (US): this article looks in detail at why this **credit card** company will have to make innovations to stave off competition. The competition is hottest in the US where its rivals for consumer spending power go well beyond the traditional humdrum **Visa** and **MasterCards** issued by banks. Variations offer discounts on phone calls, points towards free airline tickets and cash savings. Amex would suffer badly if such rivals made big inroads into its markets as it still depends on its card business for the great bulk of its profits. Most of the cards issued by Amex are **charge cards**. Amex makes its money by charging **annual membership fees** to card holders and by taking a percentage of the 'take' received by any **merchant** on bills paid using the card. Amex aims to attract a much more focused clientele. Over the past two decades it has done so extremely successfully, thanks to four main factors. First, it has run a brilliant marketing campaign; second, **merchants** have been persuaded that accepting Amex boosts both their image and their profits; Third, it has backed its cards up with a high quality of customer service and a worldwide network of offices; and fourth, it has attracted a strong corporate clientele. However, in many of these areas it is now under fierce attack from the **credit card** brigade. The recession has put it under pressure from numerous sectors to cut the 1.25 to 2 per cent margin it charges above the banks cards. The fat profit margins Amex enjoyed in a less crowded market seem gone for ever, and it will have to keep innovating hard if it is to differentiate itself from the competition. Also mentioned: Citicorp, First National Bank of Chicago, American Airlines, United Airlines. (Abstract)**
Copyright: Financial Times Ltd 1991

COMPANY: AMERICAN EXPRESS; VISA; MASTERCARD

PRODUCT: Credit Card Services (6020CC); Plastic Products NEC (3079);
Nonbank Credit Card Firms (6141);
EVENT: CORPORATE STRATEGY (22);
COUNTRY: United Kingdom (4UK); United States (1USA); OECD Europe (415);
NATO Countries (420); South East Asia Treaty Organisation (913); North
American Countries (111);

18/5/32 (Item 31 from file: 583)
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03572007
WHICH? UNVEILS HIDDEN **CREDIT CARD** SURCHARGES
UK - WHICH? UNVEILS HIDDEN **CREDIT CARD** SURCHARGES
Daily Mail (DML) 4 July 1990 p21

The Consumers' Association Which? **magazine** claims that **many credit card** companies charge UK holiday makers abroad 'hidden **fees**' for using their **credit cards** outside of the UK, with Barclaycard being the most expensive to use. The CA asked 4 banks and 23 **credit card** companies for their exchange rates on one day and surveyed any additional **fees** charges. The CA is now calling for the card issuers to state their charges for such transactions, details of which are included in the source.

PRODUCT: Financial Services (6000); **Credit Card** Services (6020CC);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

18/5/33 (Item 32 from file: 583)
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01034150

WEST EDMONTON MALL INTRODUCES OWN CREDIT CARD
CANADA - WEST EDMONTON MALL INTRODUCES OWN CREDIT CARD
Canadian Globe & Mail (CGM) 20 April 1987 pB3

The world's largest shopping mall, West Edmonton Mall, has introduced its own **credit card** as part of a promotion called the Mall World Plus **Club**. **Annual membership** in the **club** will cost C\$18, and include discounts on certain items and meals when **credit card** purchases exceed C\$1k/y.*

PRODUCT: Security Printing (2750SP);
EVENT: PRODUCTS, PROCESSES & SERVICES (30);
COUNTRY: Canada (2CAN); NATO Countries (420);

18/5/34 (Item 33 from file: 583)
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00830389
BUILDING SOCIETIES APPLY FOR **CREDIT CARD MEMBERSHIP**
UK - BUILDING SOCIETIES APPLY FOR **CREDIT CARD MEMBERSHIP**
Financial Weekly (FLW) 8 January 1987 p6

Building societies are planning to apply for **membership** of the lucrative **credit card** networks; Abbey National will apply for **membership** of **Visa** in Jan and has held talks with Access while other building societies aim to follow suit. The move, if successful, would damage considerably the profits of clearing banks which may be planning to block applications by the building societies to the **two main credit card clubs**. The UK **credit card** market is growing at about 10%/y, with 16m adults currently owning **credit cards**.

PRODUCT: Financial Services (6000); Building Societies (6120); Consumer Credit (E5653);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

18/5/35 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
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5567287 INSPEC Abstract Number: C9706-7130-006

Title: Monitoring your movements
Author(s): Lutz, W.E.
Author Affiliation: Dept. of Adm. & Finance, Camden, NJ, USA
Journal: Bulletin of the American Society for Information Science
vol.23, no.3 p.8-10
Publisher: ASIS,
Publication Date: Feb.-March 1997 Country of Publication: USA
CODEN: BASICR ISSN: 0095-4403
SICI: 0095-4403(199702/03)23:3L:8:MYM;1-B
Material Identity Number: A947-97002
U.S. Copyright Clearance Center Code: 0095-4403/97/\$0.00+0.75
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)

Abstract: We understand the many means by which our daily activities are accessed and used for specific purposes via transactional **databases**. We are also aware how **databases** from **credit cards** track our activities and movements and how **magazine subscription** listings betray our wants and desires. What we overlook, however, is how our image (physical appearance) is accessed and employed without our consent or knowledge. Image processing, combined with routine **databases** and commercially advanced tracking devices, add a new dimension to the erosion of our privacy. The paper considers how the routine access of personal information combined with the physical monitoring of movements creates a growing, dangerous threat to personal privacy. Applications include law enforcement,

* **automatic** teller machines and automobile tracking. (8 Refs)

Descriptors: **computer** monitoring; **database** management systems; human factors; image processing; law administration; social aspects of automation

Identifiers: transactional **databases** ; **credit cards** ; **magazine subscription** listings; image processing; commercially advanced tracking devices; personal privacy; personal information; personal movement monitoring; law enforcement; **automatic** teller machines; automobile tracking

Class Codes: C7130 (Public administration); C0230 (Economic, social and political aspects of computing); C5260B (Computer vision and image processing techniques)

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18/5/36 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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03099488 INSPEC Abstract Number: D88001091

Title: Overwhelming opposition (communications access fees in financial services)

Journal: ABA Banking Journal vol.80, no.1 p.24, 26

Publication Date: Jan. 1988 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: The US Federal Communications Commission (FCC) has proposed a new fee structure aimed at enhanced **service providers** , a class of interstate communications providers that includes packet networks and **database** hosts. Financial institutions are major users and providers of these services. The FCC wants to remove the rate discrimination between voice and data communications. The new fee structure could mean an extra cost of \$100 million for the banking industry. It will affect the cost of **credit card** authorizations, POS authorizations, dial-up cash management and home banking. The only supporters of the new **fees** are local telephone companies. Imposition of the **fees** will compel the financial services industry to bypass public access networks by using satellites and private microwave links. (0 Refs)

Descriptors: banking; data communication systems; information services; tariffs

Identifiers: financial services; US Federal Communications Commission; fee structure; enhanced service providers; interstate communications; packet networks; database hosts; data communications; cost; banking industry

Class Codes: D2050E (Banking); D2080 (Information services and database systems); D4000 (Office automation - communications)

18/5/37 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00535140 99IY05-305

The phantom Dennis -- The U.K.'s Felix Dennis, publisher of the smash hit Maxim, has some interesting thoughts on the future of the magazine business

Ledbetter, James

Industry Standard, The , May 31, 1999 , p40, 1 Page(s)

ISSN: 1098-9196

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports that many industry observers wonder why Felix Dennis, publisher of Maxim **magazine** , has not established a solid presence on the Web. States that his company is embarking on an ambitious, if sketchy, campaign to use the Net to overhaul the **magazine** business. Claims that if Dennis' goal is realized, the site will transform most of the ways **magazines**

acquire and retain subscribers to the Internet. Explains that Dennis wants to **automatically** bill customers via **credit card** whenever a **magazine renewal** date arrives. Calls this idea "direct debit." Says that Dennis boasts he can reduce the cost of **renewals** from \$15 to \$20 per subscriber to \$4 to \$5. Notes the idea of direct-debit **subscription** is not new. Emphasizes what is different about Dennis' approach is the idea of putting direct-debit **subscriptions** on the Web and farming out the process to other publishers, including his rivals. Includes one photo. (CT)

Descriptors: Magazines; Publishing; Internet; Web Sites; Electronic Commerce

18/5/38 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00528124 99PW03-002

Good providers; the best national and regional ISPs -- Still using AOL to get to the Net? Now's the perfect time to switch. We rate 20 ISPs that are clamoring for your business

Furger, Roberta

PC World , March 1, 1999 , v17 n3 p124-138, 12 Page(s)

ISSN: 0737-8939

Languages: English

Document Type: Buyer and Vendor Guide

Geographic Location: United States

Presents a buyers' guide to the top 20 Internet **Service Providers** (ISPs). Features a table comparing coverage areas, start-up and **monthly fees** , support policies and availability, installation and performance, all-purpose features, including V.90 access, and business-specific features, such as **credit card** processing and high-speed access. Notes that America Online (AOL) currently holds a 13 percent share among 4500 ISPs. Recommends AT&T WorldNet as the Best Buy. Suggests using a national ISP if Web access is needed while traveling in the United States, and a large ISP like Concentric and IBM for global access. Discusses the range in **monthly** rates, the growth of multiple e-mail accounts, differences in registration procedures, and varying efforts to improve technical support. Includes six photos, six sidebars, two screen displays, and two tables. (amg)

Descriptors: Internet Service Providers; Internet; World Wide Web; Electronic Mail; Consumer Information

18/5/39 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00499039 98PK06-107

CashRegister manages e-sales -- Customizability gives CyberCash's upgrade an edge over rivals

Taschek, John

PC WEEK , June 8, 1998 , v15 n23 p37, 1 Page(s)

ISSN: 0740-1604

Company Name: CyberCash

URL: <http://www.cybercash.com>

Product Name: CashRegister 3.2

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B

Hardware/Software Compatibility: IBM PC Compatible; Microsoft Windows NT; Unix

Geographic Location: United States

Presents a favorable review of CashRegister 3.2 (\$300 to \$800, activation fee; \$40 to \$70, **monthly** service **fees** ; plus per-transaction **fees**), a payment verification and authorization solution for electronic commerce sites from CyberCash Inc. of Reston, VA (703). Requires knowledge of Perl or C programming for the Unix version, or Visual Basic and Active Server Pages for the Windows NT version. Explains that customers maintain

their own sites, while a installed connection code allow CyberCash to the transaction and **credit card** processing services. Notes that i gives **merchants** freedom to customize their sites as they wish. Complains that the transaction approval process for MasterCard **Visa** is lacking, because it does not verify shipping/billing addresses. Concludes that this is currently ``one of the easiest ways to manage electronic payments on the Web.'' Includes one screen display, one diagram, and one product summary. (kgh)

Descriptors: Electronic Commerce; Online Transaction Processing; Web Sites; Retailing

Identifiers: CashRegister 3.2; CyberCash

18/5/40 (Item 4 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00490283 98PK03-402

Online merchants can bank on fleet

Kerstetter, Jim

PC WEEK , March 30, 1998 , v15 n13 pl, 20, 2 Page(s)

ISSN: 0740-1604

Company Name: Fleet Financial Group

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Provides a profile on online **merchants** , and how they began to put their trust in big banks. Says Boston-based Fleet Financial Group Inc. is set to become the first major bank to step beyond home banking and into the larger world of electronic commerce hosting services for online **merchants** . Adds Fleet Bank is also testing a series of hosting and design services called storefront@fleet. Says other banks could soon follow with their own e-commerce services. Explains Fleet's e-commerce has a built-in quality-of-service advantage: the bank has proved its ability to handle **credit card** processing, fraud detection, and security of money and data, all the difficult and expensive processes for any online business. Adds the **monthly** price of store-front@fleet, including transaction processing **fees** , will range from \$99 to \$249, and set-up **fees** range from \$99 to \$1,495. Contains one screen display. (EB)

Descriptors: Electronic Commerce; Banking; Online Transaction Processing; Consumer Information; Cost Estimation; Business

Identifiers: Fleet Financial Group

S1 40635 (SMART OR CHIP OR CREDIT OR BANK OR CHARGE CARD? OR CREDITCARD? OR BANKCARD? OR VISA OR MC OR CHARGE CARD OR CHIPCARD? OR SMARTCARD?
 S2 147118 CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZATION? OR MERCHANT? OR SERVICE() PROVIDER?
 S3 18453 RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
 S4 272484 ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-()ORDER? OR APPROVAL()PLAN? ?
 S5 555873 DATABASE? OR DATA() (BASE? OR BANK?) OR DATABANK? OR FILE?
 S6 9576 (MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?) (5N) (S2 OR - S3)
 S7 12394 POS OR POINT(2N) (SERVICE? OR SALE?) OR (MONETARY OR DUES) (-)PROCESSOR?
 S8 1328 S1 AND S2 AND S3
 S9 894 S8 AND S4 AND S5
 S10 126 S9 AND S6 AND S7
 S11 41 S10 AND IC=G06F-017?
 S12 2956 S1(S) (S3 OR S4)
 S13 31 S11 AND S12
 S14 31 IDPAT (sorted in duplicate/non-duplicate order)
 S15 31 IDPAT (primary/non-duplicate records only)
 File 348:European Patents 1978-2000/Aug W02
 (c) 2000 European Patent Office
 File 349:PCT FULLTEXT 1983-2000/UB=20000803,UT=20000720
 (c) 2000 WIPO/MICROPAT

15/5/1 (Item 1 from file: 348)
DIALOG(R) File 348:European Patents
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01030324

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,
(JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,
80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)

WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT EP 950968 A1

The objective of the present invention is to provide a mobile electronic commerce system that is superior in safety and usability. The mobile electronic commerce system comprises an electronic wallet 100, supply sides 101, 102, 103, 104 and 105, and a service providing means 110 that is connected by communication means. The service providing means installs a program for an electronic ticket, an electronic payment card, or an electronic telephone card. The electronic wallet employs the installed card to obtain a product or a service or entrance permission. The settlement process is performed by the electronic wallet and the supply side via the communication means, and data obtained during the settlement process are managed by being transmitted to the service providing means at a specific time. A negotiable card can be easily obtained, and when the negotiable card is used the settlement process can be quickly and precisely performed.

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990519 A1 International application (Art. 158(1))

Application: 991020 A1 Published application with search report

Examination: 991020 A1 Date of request for examination: 19990825

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	9942	17239
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SPEC A	(English)	9942	160346
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Total word count - document A	177585
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Total word count - document B	0
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Total word count - documents A + B	177585
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15/5/2 (Item 2 from file: 348)
DIALOG(R) File 348:European Patents
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00499287

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES

VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR

PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL

PATENT ASSIGNEE:

ONLINE RESOURCES & COMMUNICATIONS CORPORATION, (1387560), 1313 Dolly

Madison Boulevard, Suite 300, McLean, VA 22101, (US), applicant
designated states: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE)

INVENTOR:

LAWLOR, Matthew, P., 302 C Street N.E., Washington, DC 20036, (US)
CARMODY, Timothy, E., 1211 Summit Road, McLean, VA 22101, (US)

LEGAL REPRESENTATIVE:

Allman, Peter John et al (27675), MARKS & CLERK, Sussex House, 83-85
Mosley Street, Manchester M2 3LG, (GB)

PATENT (CC, No, Kind, Date): EP 504287 A1 920923 (Basic)

EP 504287 A1 931222

EP 504287 B1 990721

WO 9109370 910627

APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210

PRIORITY (CC, No, Date): US 448170 891208

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10; H04M-017/02

CITED PATENTS (EP A): US 4850007 A; US 4186438 A; WO 9000281 A

CITED PATENTS (WO A): US 3652795 A; JP 55110368 A; US 4341951 A; US 4454414
A; US 4536647 A; US 4625276 A; US 4634845 A; US 4823264 A

CITED REFERENCES (EP A):

ECONOMIST. 27 March 1982, pages 85 - 86 'Banking on the inhuman factor'

AMERICAN BANKER. 29 December 1983, pages 1 & 16 M. WEINSTEIN 'Chase, Cox
Plan Service for Other Banks';

CITED REFERENCES (WO A):

Economist, 27 March 1982, "Over 100 shared automatic teller machine (ATM)
network are operating in the US", pages 83 and 841 (Abstract only).

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To Be Delayed Until Next Year", pages 2 and 181 (Abstract only).

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With Electronic and Telephone Banking", pages 24 and 91 (Abstract
only).

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Video Banking Service", pages 2 and 25 (Abstract only).

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simplifies home banking", page 16 (Abstract only).

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Home Banking", pages 8 and 17 (Abstract only).

EFT Report, 5 December 1984, "Australia gets its first home banking
system", page 8 (Abstract only).

Marketing Communications, December 1984 "The Electronic Wizard of Wall
Street", pages 32-34.

ITS Current, March 1988, "ITS Develops SHAZAM Bill Payer For Customer and
Merchant Convenience", pages 3-4.;

NOTE:

No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

Oppn: 000531 B1 Opposition 01/20000410 Opposition **filed**
APACS (Administration) LIMITED (125080) MERCURY
HOUSE, TRITON COURT

14 FINSBURY SQUARE LONDON EC2A 1LQ GB
(Representative:) Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)

Application: 920923 A1 Published application (A1with Search Report
;A2without Search Report)

Oppn: 000614 B1 Opposition 01/20000410 Admissible opposition
APACS (Administration) LIMITED (125080) MERCURY
HOUSE, TRITON COURT

14 FINSBURY SQUARE LONDON EC2A 1LQ GB
(Representative:) Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)

02/20000414 Admissible opposition
ABBEY NATIONAL PLC (125200) BAKER STREET LONDON
NW1 6XL GB

(Representative:) Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)

Baker & McKenzie 100 New Bridge Street
 GB-London EC4V 6JA (GB)
 05/20000414 Opposition **filed**
 LLOYDS TSB BANK PLC (125230) 71 LOMBARD STREET
 LONDON EC3P 3BS GB
 (Representative:) Jones, Stephen Francis (50222)
 Baker & McKenzie 100 New Bridge Street
 GB-London EC4V 6JA (GB)
 06/20000414 Opposition **filed**
 NATIONAL WESTMINSTER BANK PLC (125240) 41
 LOTHBURY LONDON EC2P 2BP GB
 (Representative:) Jones, Stephen Francis (50222)
 Baker & McKenzie 100 New Bridge Street
 GB-London EC4V 6JA (GB)
 07/20000414 Opposition **filed**
 NATIONWIDE BUILDING SOCIETY (125250) NATIONWIDE
 HOUSE PIPERS WAY SWINDON SN38 1NW GB
 (Representative:) Jones, Stephen Francis (50222)
 Baker & McKenzie 100 New Bridge Street
 GB-London EC4V 6JA (GB)
 08/20000414 Opposition **filed**
 THE ROYAL BANK OF SCOTLAND PLC (125260) 36 ST
 ANDREW SQUARE EDINBURGH EH2 2YB GB
 (Representative:) Jones, Stephen Francis (50222)
 Baker & McKenzie 100 New Bridge Street
 GB-London EC4V 6JA (GB)

Examination: 920923 A1 Date of filing of request for examination:
 920609
 Search Report: 931222 A1 Drawing up of a supplementary European search
 report: 931103
 Change: 940105 A1 Representative (change)
 Examination: 960717 A1 Date of despatch of first examination report:
 960603
 Change: 980715 A1 International patent classification (change)
 Change: 980715 A1 Obligatory supplementary classification
 (change)
 Grant: 990721 B1 Granted patent
 LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974
Total word count - documents A + B			36974

15/5/3 (Item 3 from file: 348)
 DIALOG(R) File 348:European Patents
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00411867
 ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
AUTOMATIC FEE COLLECTING AND RECEIPT DISPENSING SYSTEM
AUTOMATISCHES SYSTEM ZUR KASSIERUNG VON GEBUHRN UND AUSGABE VON BELEGEN
SYSTEME AUTOMATIQUE DE COLLECTE DE TAXES ET DE DISTRIBUTION DE QUITTANCES
 PATENT ASSIGNEE:
 AMERICAN REGISTRATION SYSTEMS, INC., (1238650), 4407 Manchester Avenue,
 Suite 103, Encinitas, CA 92024, (US), (applicant designated states:
 DE;FR;GB;IT)
 INVENTOR:
 WINN, R., Keith, 4407 Manchester Avenue Suite 103, Encinitas, CA 92024,
 (US)
 ROUSSEFF, Christ, M., 17235 Los Morros, Rancho Santa Fe, CA 92067, (US)
 LEGAL REPRESENTATIVE:
 Wilson, Nicholas Martin et al (37812), WITHERS & ROGERS 4 Dyer's

Buildings Holborn, London EC1N 2JT, (GB)
 PATENT (CC, No, Kind, Date): EP 441823 A1 910821 (Basic)
 EP 441823 A1 930317
 EP 441823 B1 970702
 WO 9005341 900517
 APPLICATION (CC, No, Date): EP 89912021 891016; WO 89US4633 891016
 PRIORITY (CC, No, Date): US 265762 881101
 DESIGNATED STATES: DE; FR; GB; IT
 INTERNATIONAL PATENT CLASS: G06F-015/00; **G06F-017/60**
 CITED PATENTS (EP A): US 4449186 A; US 4247759 A; GB 1394631 A; US 4831526 A
 CITED PATENTS (WO A): US 4567359 A; US 4567359 A; US RE32115 E; US 3943335 A; US 4023013 A; US 4319336 A; US 4359631 A; US 4484304 A; US 4569952 A; US 4310448 A; US 4714717 A; US 4795763 A; US 4459397 A; US 3717597 A
 CITED REFERENCES (EP A):
 See also references of WO9005341;
 NOTE:
 No A-document published by EPO
 LEGAL STATUS (Type, Pub Date, Kind, Text):
 Application: 910821 A1 Published application (A1with Search Report ;A2without Search Report)
 Examination: 910821 A1 Date of filing of request for examination: 910429
 Change: 910911 A1 Representative (change)
 Search Report: 930317 A1 Drawing up of a supplementary European search report: 930125
 Examination: 941026 A1 Date of despatch of first examination report: 940909
 Grant: 970702 B1 Granted patent
 Oppn None: 980624 B1 No opposition **filed**
 Lapse: 991020 B1 Date of lapse of European Patent in a contracting state (Country, date): IT 19970702
 LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPAB97	967
CLAIMS B	(German)	EPAB97	1006
CLAIMS B	(French)	EPAB97	1186
SPEC B	(English)	EPAB97	6854
Total word count - document A			0
Total word count - document B			10013
Total word count - documents A + B			10013

15/5/4 (Item 4 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00728203

SYSTEM AND METHOD FOR NEGATIVE RETROACTIVE DISCOUNTS
SYSTEME ET METHODE CONCERNANT DES PENALISATIONS RETROACTIVES SUR REMISES
 Patent Applicant/Assignee:

WALKER DIGITAL LLC, One High Ridge Park, Stamford, CT 06905, US,
 US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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 US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BUCKLEY Patrick J, Walker Digital Corporation, Intellectual Property
 Dept., One High Ridge Park, Stamford, CT 06905, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200041109 A2 20000713 (WO 0041109)
 Application: WO 99US28702 19991202 (PCT/WO US9928702)

Priority Application: US 98223903 19981231

Designated States: AE AI AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15351

English Abstract

A system and method is disclosed in which customers are provided with an instant discount subject to an obligation to make further purchases or otherwise act in a specified way. The customer must assent to the obligation implicitly or explicitly. However, failure of the customer to later abide by his or her obligation will result in a penalty, including a retroactive charge on the customer's account to lessen or eliminate the discount that that customer previously received. In addition, the customer may incur further charges. Thus, instead of giving away a benefit hoping that store or brand loyalty will be fostered with that customer, a retailer or other seller can, with the present invention, recoup the cost of the benefit if the customer reneges on his or her obligation. Included in the disclosure is a discount offer process wherein discounts and included obligations are offered or targeted to customers, and an obligation fulfillment check process in which compliance with obligations is monitored. Also disclosed is a terminal configured to perform the same.

French Abstract

Cette invention concerne un systeme et une methode selon lesquels le client se voit accorder instantanement une remise a condition qu'il procede a d'autres achats ou, du moins, se comporte d'une maniere determinee. Le client doit se soumettre a cette obligation implicitement ou explicitement faute de quoi il s'expose a une penalite, dont un debit retroactif de son compte destine a amputer ou a supprimer la remise precedemment consentie. D'autres penalites sont envisageables. Ainsi, plutot que d'accorder un avantage dans l'espoir de fideliser le client a un magasin ou a une marque, un detailliant ou un vendeur peut, selon la presente invention, recuperer les frais consentis avec l'octroi dudit avantage au cas ou le client en question n'honorerait pas ses obligations. L'invention concerne un systeme d'offre de reduction selon lequel des remises assorties d'obligations sont proposees a des clients cibles et un systeme permettant de controler le bon respect de ses obligations par le client. L'invention concerne egalement un terminal concu pour s'acquitter de ces fonctions.

Legal Status (Type, Date, Text)

Publication 20000713 A2 Without international search report and to be republished upon receipt of that report.

15/5/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00726658

METHOD AND APPARATUS FOR DETERMINING A SUBSCRIPTION TO A PRODUCT IN A RETAIL ENVIRONMENT
PROCEDE ET APPAREILLAGE PERMETTANT DE PROPOSER UNE SOUSCRIPTION A UN PRODUIT DANS UN ENVIRONNEMENT DE VENTE AU DETAIL
Patent Applicant/Assignee:

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US (Residence), US (Nationality), (For all designated states except:
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

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Application: WO 99US27709 19991122 (PCT/WO US9927709)
Priority Application: US 98221457 19981228

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 13953

English Abstract

A method and apparatus for managing a **subscription** to a product in a retail environment, wherein the product for which a **subscription** is offered is selected based on the customer's historical purchases. The **subscription** defines a price for the selected product, wherein the **subscription** price is lower than the retail price of the product. The **subscription** specifies conditions which the customer has to meet in order to remain entitled to receive the **subscription** price for purchases of the product. Such conditions typically include a required frequency of purchases for a required period of time. The conditions of the **subscription** are selected so as to maximize the customer's visits to the business offering the **subscription** without unnecessarily eroding the profits of the business.

French Abstract

Cette invention concerne un procede et appareillage utilises pour la gestion de la souscription a un produit dans un environnement de vente au detail. Le produit pour lequel on propose une souscription est choisi en se basant sur l'historique des produits achetes par le client. La souscription permet d'attribuer au produit selectionne un prix inferieur a celui dudit produit vendu au detail. La souscription specifie les conditions qui doivent etre remplies par le client pour qu'il puisse continuer a beneficier du prix de souscription lors de l'achat dudit produit. Parmi ces conditions, on trouve en general une frequence d'achat obligatoire pendant une periode de duree determinee. Les conditions de la souscription sont selectionnees de maniere a maximiser la frequentation du client dans l'etablissement qui propose la souscription, sans occasionner une baisse inutile des profits de l'etablissement.

Legal Status (Type, Date, Text)

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00725197

AMUSEMENT AND PREMIUMS NETWORK

RESEAU DE JEUX ET DE PRIMES

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

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Application: WO 99CA1201 19991216 (PCT/WO CA9901201)

Priority Application: US 98218018 19981222

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: **G06F-017/60** ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 27087

English Abstract

A system for controlling a medium of exchange comprising: plural terminals at various locations for detecting the presence of a person and of an activity carried out by the person, and for providing signals indicative of the identity of the person and of the activity, a first **database** for storing predetermined exchange values for the activity, a second **database** for storing separate medium of exchange accounts for various persons including at least one of customers and **merchants** , apparatus for detecting the signals, for accessing the first **database** and for crediting an exchange value related to the activity to an account of a person carrying out the activity or on whose behalf the activity was carried out, in the second **database** , and an administration terminal in communication with the first **database** for generating and downloading to the first **database** parameters indicative of the predetermined exchange values for various activities, from time to time.

French Abstract

L'invention concerne un procede de commande d'un support d'echange comprenant : plusieurs terminaux situes en divers endroits et destines a detecter la presence d'une personne et d'une activite effectuee par cette personne, et a produire des signaux indiquant l'identite de la personne et de l'activite, une premiere base de donnees destinee a stocker des valeurs d'echange determinees servant a ladite activite, une seconde base de donnees servant a stocker un support separe de comptes d'echange pour plusieurs personnes, notamment au moins l'un des clients et commercants, un appareil servant a detecter des signaux, a acceder a la premiere base de donnees et a crediter, dans la seconde base de donnees, une valeur d'echange associee a l'activite, sur un compte d'une personne executant l'activite ou pour le compte de laquelle cette activite a ete execute, ainsi qu'un terminal d'administration, en communication avec la premiere base de donnees et destine a produire et telecharger, de temps en temps, en direction de cette premiere base, des parametres indiquant les valeurs d'echange determinees destinees aux diverses activites.

00725196

SYSTEM FOR DISTRIBUTION REDEMPTION OF LOYALTY POINTS COUPONS
SYSTEME DE DISTRIBUTION ET DE REMBOURSEMENT DE POINTS ET COUPONS DE FIDELITE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 0038088 A1 20000629 (WO 200038088)

Application: WO 99CA1198 19991216 (PCT/WO CA9901198)

Priority Application: US 98218019 19981222

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DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ

BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT

SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: **G06F-017/60** ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 25799

English Abstract

A system for controlling a customer reward system comprising: a first **database** for storing customer identifications, and for accumulated loyalty points awarded to the customer, an administration terminal for establishing loyalty point values associated with any of plural predetermined activities, and for storing the values and identities of associated activities, in a second **database** , a reading terminal for reading the identity of a customer at a location of the terminal, first apparatus located in the region of the reading terminal for detecting an activity of the customer, and second apparatus for accessing the second **database** , looking up the activity of the customer, and depositing corresponding loyalty points in the first **database** in association with an identification of the customer.

French Abstract

L'invention concerne un procede de commande d'un systeme de primes comprenant: une premiere base de donnees servant a stocker des donnees d'identifications de clients, les points de fidelite accumules offerts aux clients, un terminal d'administration destine a etabliir des valeurs de points de fidelite, associees a l'une des activites determinees, et a stocker, dans une seconde base de donnees, les valeurs et references des activites associees, un terminal de lecture de l'identite d'un client au niveau du terminal, un premier appareil place dans la region du terminal de lecture, servant a detecter une activite du client, ainsi qu'un second appareil destine a acceder a la seconde base de donnees, a rechercher l'activite du client et a déposer des points de fidelite correspondants dans la premiere base de donnees, en association avec l'identification du client.

15/5/8 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00717094

SYSTEM FOR ELECTRONIC COMMERCE IN NON-STANDARDIZED SERVICES
SYSTEME DE COMMERCE ELECTRONIQUE POUR SERVICES NON UNIFORMISES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 0029989 A1 20000525 (WO 200029989)

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Priority Application: US 98108834 19981118

Designated States: JP US AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE

Main International Patent Class: **G06F-017/30** ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 17951

English Abstract

A system is provided for electronic commerce in non-standardized services. Users (4001) register with the service dispatch system and make one or more profiles (4005). Service requesters (4007) send a task to the service dispatch system for posting. At (4011), the service dispatch system selects potential **service providers** (4013) for the task based on the classification of expertise indicated by the users when they submitted their profiles and the ratings of the users to select one or more **service providers** who are qualified to perform the task. Dispatch system then pays **service provider** (4013) for delivering the particular service or task to requester (4007).

French Abstract

L'invention concerne un systeme de commerce electronique dans des services non uniformises. Ce systeme offre un marche pour des demandeurs de service et des prestataires de service en assurant une mediation entre les deux dans les domaines suivants : l'identite, ce systeme permettant aux deux parties de garder le degre d'anonymat souhaite ; l'attribution des taches, en faisant de sorte que le demandeur d'un service peut, au minimum, ne rien preciser outre le type de tache souhaite, et au maximum, indiquer un prestataire de service particulier ; le prix de la tache, qui peut etre fixe ou peut etre le resultat de negociations faisant appel a divers systemes d'offres ; l'acceptation ou le rejet d'une tache particuliere par le prestataire de service ; le paiement du prestataire de service par le demandeur de service ; et les differends qui peuvent surgir entre le demandeur de service et le prestataire de service. Les utilisateurs du systeme communiquent avec ce dernier via Internet, au travers de pages Web servant d'interface interactive pour le systeme. L'invention concerne egalement une base de donnees qui contient l'information utilisee dans les divers types de mediation, et l'interface utilisateur interactive, dont plusieurs exemples sont decrits.

15/5/9 (Item 9 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00712519

SYSTEM AND METHOD FOR USING A PREPAID CARD

SYSTEME ET PROCEDE D'UTILISATION D'UNE CARTE A PREPAIEMENT

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Patent and Priority Information (Country, Number, Date):

Patent: WO 0025507 A1 20000504 (WO 200025507)

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Priority Application: US 98181377 19981028

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DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM
AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL
PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: H04M-015/00;

International Patent Class: H04M-017/00; G06F-017/00 ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 14397

English Abstract

A system using a prepaid card includes card (100), card user (10), card issuer (102), sales agent (104), terminal (106), and prepaid card processing center (110). Issuer (102), which may be a bank, issues card (100) and provides it to agent (104) having terminal (106) connected to processing center (110). Agent (104) can also be an employer, a telephone service provider , or any commercial establishment. Card (100) can be obtained by card user (10) at a standalone terminal. Terminal (106) can be a POS terminal, a standalone terminal, an ATM, or other approved device. Processing center (110) is connected to terminals (106) preferably located all over the world via connection (108). Issuer (102), holds the funds corresponding to the amount on the prepaid card, is connected to processing center (110) via connection (112).

French Abstract

L'invention concerne un systeme utilisant une carte prepayee et qui comprend une carte (100), un utilisateur (10), un emetteur (102), un agent de ventes (104), un terminal (106) et un centre de traitement (110) des cartes a prepaiement. L'emetteur (102), qui peut etre une banque, emet une carte (100) et la fournit a un agent de ventes (104) possedant un terminal (106) connecte au centre de traitement (110). L'agent (104) peut egalement etre un employeur, un prestataire de services telephoniques ou tout etablissement commercial. L'utilisateur (10) peut obtenir la carte (100) a un terminal autonome. Le terminal (106) peut etre un terminal point de vente, un terminal autonome, un guichet automatique bancaire (GAB), ou un autre dispositif approuve. Le centre de traitement (110) est relie aux terminaux (106), preferablement situes dans le monde entier, par une connexion (108). L'emetteur (102), qui detient les fonds correspondant au montant de la carte a prepaiement, est relie au centre de traitement (110) par une connexion (112).

15/5/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00709645

PROCESSING SYSTEM AND METHOD FOR A HETEROGENEOUS ELECTRONIC CASH
ENVIRONMENT

SYSTEME ET PROCEDE DE TRAITEMENT D'ENVIRONNEMENT A ARGENT ELECTRONIQUE
HETEROGENE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 0022556 A1 20000420 (WO 200022556)

Application: WO 98IL497 19981013 (PCT/WO IL9800497)

Priority Application: WO 98IL497 19981013

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FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG

US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT

BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA

GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/60 ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 13766

English Abstract

A heterogeneous stored-value system which offers interoperability among a number of proprietary payment card brands with differing fee structures. Electronic cash originally obtained through a specific payment card brand is reconsolidated at settlement, assuring proper accounting for these fees . The system can handle isolated flow, where electronic cash flows from a loading device (2) to a payment card (8) and thence from a payment card (8) to a point of sale (6) to settlement (7), where electronic cash can flow into a payment card only from the loading device. The system can also handle circulation of the electronic cash, whereby reloading is accomplished by returning electronic cash to a payment card (8) as change from a charge transaction at a point of sale (6). In addition, payment cards with more than one charge function can be handled, whereby the customer can specify which of several charge functions will be used to acquire the electronic cash.

French Abstract

Ce systeme de valeur stockee heterogene permet une interoperabilite entre un certain nombre de marques de cartes de paiement privatives a structures de redevances differentes. L'argent electronique obtenu a l'origine grace a une marque de carte de paiement specifique est reconsolide au niveau du reglement, garantissant une reddition de compte pertinente pour ces redevances. Le systeme peut accepter un flux isole, l'argent electronique circulant d'un dispositif de chargement (2) vers une carte de paiement (8) et donc d'une carte de paiement (8) vers un point de vente (6) vers le reglement (7), l'argent electronique circulant alors dans une carte de paiement uniquement depuis le dispositif de chargement. Le systeme peut egalement accepter une circulation de l'argent electronique, le rechargement se faisant par consequent par renvoi de l'argent electronique a une carte de paiement (8) comme monnaie d'une transaction de facturation au niveau du point de vente (6). Des cartes de paiement possedant plus d'une fonction de facturation peuvent etre acceptees, le client pouvant preciser quelle fonction de facturation sera utilisee pour acquerir l'argent electronique.

Legal Status (Type, Date, Text)

Examination 20000727 Request for preliminary examination prior to end of
19th month from priority date

15/5/11 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00704329

LOYALTY FILE STRUCTURE FOR SMART CARD

STRUCTURE DE FICHIERS FIDELITE POUR CARTE A PUCE

Patent Applicant/Assignee

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 98159266 19980923

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DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY
KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/60 ;

International Patent Class: G07F-007/10;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 14483

English Abstract

A loyalty **file** structure for a **smart card** (104) includes any number of loyalty **files** (106-112) preinstalled by a card manufacturer. Each loyalty **file** (300) has a password (302), a **file** number (304), a label (306), an indicator of whether or not the **file** is currently being rented by a **merchant** (308), a length indicator (310), a data format indicator (312), and a data region (314). An issuer (102) creates a unique password for each loyalty **file** on a card and then issues cards to customers (514). For customer enrollment at a **point-of-sale**, a **merchant** determines if a loyalty **file** is available (FIG. 8A). The **merchant** password is sent to the issuer on-line in real time (FIG. 8B) and is returned along with authorization from the issuer to replace the password of the loyalty **file** with the **merchant** password (FIG. 8C). The **file** label (306) is changed to a **merchant** identifier and the **file** (300) is indicated as being rented. The **merchant** sends payment or a credit transaction to the issuer (102) for use of the loyalty **file** (300). For use with a loyalty program, a **merchant** terminal (202) finds the loyalty **file** (300) of a customer's card (104) for that **merchant** and reads or updates information within that **file**. The loyalty **file** on a card (926) is also used with electronic ticketing to store information pertaining to a purchased ticket. Upon later presentation of the card (926) at an airline boarding gate (930), stored information in the loyalty **file** is compared with the same information downloaded from the airline host computer (910). A match indicates a valid purchase and a boarding pass is issued.

French Abstract

L'invention concerne une structure de fichiers fidelite pour carte a puce (104), cette structure comprenant plusieurs fichiers fidelite (106-112) preinstalles par le fabricant de cartes. Chacun de ces fichiers fidelite (300) presente un mot de passe (302), un numero de fichier (304), une etiquette (306), un indicateur (308) permettant de savoir si ce fichier est ou non utilise par un commercant, un indicateur de longueur (310), un indicateur de structure des donnees (312), et une zone de donnees (314). L'emetteur (102) cree un mot de passe unique pour chaque fichier fidelite sur une carte, avant d'emettre cette carte a un client (514). Pour enregistrer un client a un point de vente, le commercant doit tout d'abord savoir si un fichier fidelite est disponible, le mot de passe de ce commercant etant envoye en ligne a l'emetteur en temps reel, avant d'etre renvoye accompagne d'une autorisation de cet emetteur, ce qui permet de remplacer le mot de passe du fichier fidelite par le mot de passe du commercant. L'etiquette (306) du fichier est alors changee en identificateur commercant et le fichier (300) designe comme utilise. Afin de pouvoir utiliser ce fichier fidelite (300), le commercant transmet

alors le paiement ou l'operation de credit audit emette (102). Utilise avec un programme de fidelite, le terminal commercant (102) trouve le fichier fidelite (300) associe a la carte (104) d'un client chez ce commercant, puis lit ou actualise les informations contenues dans ce fichier. Le fichier fidelite contenu sur une carte (926) peut par ailleurs etre utilise avec une billetterie electronique, afin de stocker les informations relatives a un billet achete. Ainsi, lorsque l'on presente ensuite la carte (926) a la porte d'embarquement (930) d'une compagnie aerienne, les informations stockees dans ledit fichier fidelite sont comparees aux informations telechargees depuis l'ordinateur central (910) de cette compagnie aerienne, et si ces informations correspondent, l'achat est alors valable et une carte d'embarquement emise.

15/5/12 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00699891

SYSTEM FOR AUTOMATICALLY CALCULATING CONSUMER EARNED EQUITY

SYSTEME DE CALCUL AUTOMATIQUE DU CREDIT D'AVOIR DE LA CLIENTELE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 9898954 19980903; US 99280212 19990329

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM

TR TT UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG

KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF

BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 8171

English Abstract

A system and method for **automatically** calculating and managing customer earned equity liaises **several** customers with **merchants** who wish to participate in a plan to reward a customer with earned equity credit, also termed ownership investment credit (OIC), from the **merchant**'s stock holdings, based on a customer's completed purchase of a product or service. A **merchant** interface which is part of the inventive system, provides access for customers registered in the system to information, **merchant** brand, product/service categories, incentive program, and price, through descriptive pages which customers can browse. The **merchant** interface assists a customer to select a **merchant** , a product/service and to complete an order form. After receiving, verifying and recording the customer's purchase transaction, the **merchant** interface sends information to a registration and transaction **database** . From inputs received from the registration and transaction **database** and based on **merchant** equity credit calculation rules recorded in the system, a customer's earned equity credit is **automatically** calculated, stored in an equity credit **database** and further processed for redemption by the customer, based on redemption rules in the system and based on customer choice. A customer's earned equity credit information may be sent by the system to a stock broker to initiate purchase of stock for the customer. The equity credit calculation rules might include consideration such as customer's purchase volume, customer being a new

customer, and payment to customer within terms. The merchants might be selling products or providing services, and could include, without limitation, those dealing in long distance telecommunications, credit card services, gasoline, cable/satellite TV service, Internet service, automobile leasing, mutual funds, bonds, stock funds, or entertainment.

French Abstract

L'invention concerne un systeme et un procede permettant d'evaluer et de gerer automatiquement l'avoir des clients. Il s'agit d'assurer l'interface entre la clientele et les entites commerciales desireuses de s'associer a un plan d'interressement, c'est-a-dire de participation, aux biens des entites, sur la base des achats de produits ou de services effectues par la clientele. Une interface commerciale permet aux clients enregistres dans le systeme d'accéder a ce systeme via des pages de descriptif dans lesquelles il est possible de naviguer: information, marques commerciales, categories de produits/services, programme d'incitation, et prix. L'interface aide le client a selectionner une entite, un produit/service et a remplir un formulaire de commande. Apres reception, verification et enregistrement de la transaction d'achat, l'interface envoie l'information a une base de donnees d'enregistrement et de transactions. A partir des entrees recues par la base de donnees et selon les regles d'evaluation du credit d'avoir enregistrees dans le systeme, on evalue automatiquement le credit de la clientele, avec enregistrement dans une base de donnees de credit d'avoir et traitement ulterieur aux fins d'acquisition sur la base des points accumules par la clientele, compte tenu des regles d'achat par accumulation de points propres au systeme et compte tenu egalement du choix de la clientele. Le systeme peut envoyer l'information de credit d'avoir a un courtier, aux fins d'achat par la clientele. Par exemple, les regles d'evaluation de credit d'avoir peuvent reposer sur des elements comme le volume d'achat, le fait que le client est un nouveau client, et le fait que le client paie dans les delais. Les entites commerciales peuvent vendre des produits ou fournir des services et, sans limite, leur activite peut s'etendre aux services de telecommunications a grande distance, aux services de carte de credit, aux ventes de carburant, aux services de television par cable/satellite, aux services sur Internet, a la location de vehicules, aux fonds communs de placement, aux fonds d'actions ou aux prestations de loisirs.

Legal Status (Type, Date, Text)

Correction 20000706 Corrected version of Pamphlet: pages 1-22, description, replaced by new pages 1-22; pages 23-27, claims, replaced by new pages 23-27; pages 1/20-20/20, drawings, replaced by new pages 1/20-20/20; due to late transmittal by the receiving Office

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00691556

A SYSTEM AND METHOD OF PROCESSING CREDIT CARD, E-COMMERCE, AND E-BUSINESS TRANSACTIONS WITHOUT THE MERCHANT INCURRING TRANSACTION PROCESSING FEES OR CHARGES WORLDWIDE
SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS PAR CARTE DE CREDIT, COMMERCE ELECTRONIQUE ET AFFAIRES ELECTRONIQUES SANS QUE LE COMMERCEANT N'ENCOURE DES FRAIS DE TRAITEMENT DE LA TRANSACTION OU DES CHARGES DANS LE MONDE ENTIER

Patent Applicant/Assignee:

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 0004477 A1 20000127 (WO 200004477)

Application: WO 99US15938 19990714 (PCT/WO US99/15938)
Priority Application: 9893475 19980720; US 99293129 990416; US
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ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
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Detailed Description

Claims

Fulltext Word Count: 24297

English Abstract

The present invention relates to a processing method for nullifying transaction processing fees incurred by a merchant, for processing a wide variety of credit card, e-commerce, and e-business type transactions. In addition the present invention relates to a universal advertising and payment system and method for networking, monitoring and effectuating e-mail, e-commerce, and e-business and controlling vending equipment and applications. The system can effectuate electronic commerce and interactive advertising at the point of sale. Vending equipment includes copiers, phones (public, private, cellular), facsimile machines, printers, data-ports, laptop print stations, notebook computers, palmtop computers (PALM PILOT), microfiche devices, projectors, scanners, cameras, modems, communication access, personal data assistants (PDA's), pagers, and other vending machines, personal computers (PC), PC terminals (NET PC), and network computers (NC). Vending equipment can be networked to each other through a first network, programmable and accessible by a PC, server, point of sale (POS) system, property or management information system (PMS/MIS), and networked to a second network. The first network and second network can be the same network. Complete control of a vending machine's functionality including usage, control, diagnostics, inventory, and marketing data capture can be effectuated locally or by remote connection to the network. Remote connection to the network includes Internet type connections, telecommunication (telephone, ISDN, ADSL), VSAT satellite, and other wire and wireless transmission.

French Abstract

La presente invention concerne un procede de traitement permettant d'annuler les frais de traitement de transaction encourus par un commerçant ayant effectue des transactions par carte de credit, commerce electronique et affaires electroniques. En outre la presente invention concerne un systeme de publicite et de paiement universel et un procede de mise en reseau, de controle et d'application de courrier electronique, de commerce electronique et d'affaires electronique et de commande de materiel et d'applications de vente. Le systeme permet de faire du commerce electronique et de la publicite interactive au point de vente. Le materiel de vente comprend des copieurs, des telephones (publics, prives, cellulaires), des telecopieurs, des imprimantes, des dispositifs d'entree de donnees, des postes d'impression pour ordinateurs portatifs, des ordinateurs portatifs, des ordinateurs de poche (PALM PILOT), des appareils a microfiches, des projecteurs, des scanners, des cameras, des modems, des dispositifs d'accès aux communications, des assistants numeriques (PDA), des recepteurs d'appel de personnes et d'autres appareils de vente, des ordinateurs personnels (PC), des terminaux de PC (NET PC) et des ordinateurs de reseau (NC). On peut connecter par reseau le materiel de vente dans un premier reseau programmable et accessible a partir d'un PC, d'un serveur, d'un systeme de point de vente (POS), d'un systeme d'information de propriete ou de gestion (PMS/MIS), puis le mettre en reseau dans un deuxieme reseau. Le premier reseau et le deuxieme reseau peuvent former un seul reseau. On peut effectuer une commande complete d'une fonctionnalite d'appareil de vente comprenant l'utilisation, la commande, le diagnostic, l'inventaire et la gestion de

la saisie de donnees, localement ou par connexion a distance au reseau. Une connexion a distance au reseau comprend des connexions de type Internet, un dispositif de telecommunication (telephone, ISDN, ADSL), un satellite VSAT et d'autres dispositifs de transmission avec ou sans cable.

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00691554

**A METHOD OF TRANSACTING E-COMMERCE AND E-BUSINESS FROM A PUBLIC ACCESS
PERVASIVE COMPUTING DEVICE**

**PROCEDE PERMETTANT D'EFFECTUER DES TRANSACTIONS PAR COMMERCE ELECTRONIQUE
ET AFFAIRES ELECTRONIQUES A PARTIR D'UN DISPOSITIF DE CALCUL OUVERT A
UN ACCES PUBLIC**

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ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 29602

English Abstract

The present invention relates to a processing method for conducting e-mail, e-commerce, and e-business by way of an electronic commerce terminal. An electronic commerce terminal can be referred to as a pervasive computing device. In addition, the present invention relates to a universal advertising and payment system and method for networking, monitoring and effectuating e-mail, e-commerce, and e-business and controlling vending equipment and applications. The system can effectuate electronic commerce and interactive advertising at the **point of sale**. Vending equipment includes copiers, phones (public, private, cellular), facsimile machines, printers, data-ports, laptop print stations, notebook computers, palmtop computers (PALM PILOT), microfiche devices, projectors, scanners, cameras, modems, communication access, personal data assistants (PDA's), pagers, and other vending machines, personal computers (PC), PC terminals (NET PC), and network computers (NC). Vending equipment can be networked to each other through a first network, programmable and accessible by a PC, server, **point of sale (POS)** system, property or management information system (PMS/MIS), and networked to a second network. The first network and second network can be the same network. Complete control of a vending machine's functionality including usage, control, diagnostics, inventory, and marketing data capture can be effectuated locally or by remote connection to the network. Remote connection to the network includes Internet type connections, telecommunication (telephone, ISDN, ADSL), VSAT satellite, and other wire and wireless transmission.

French Abstract

La presente invention concerne un procede de traitement permettant d'echanger du courrier electronique, d'effectuer des transactions par commerce electronique et affaires electroniques au moyen d'un terminal de commerce electronique. On peut se referer a un terminal de commerce electronique comme a un dispositif de calcul ouvert. En outre, la presente invention concerne un systeme de publicite et de paiement universel et un procede de mise en reseau, de controle et d'application de courrier electronique, de commerce electronique et d'affaires electronique et de commande de materiel et d'applications de vente. Le systeme permet de faire du commerce electronique et de la publicite interactive au point de vente. Le materiel de vente comprend des copieurs, des telephones (publics, prives, cellulaires), des telecopieurs, des imprimantes, des dispositifs d'entree de donnees, des postes d'impression pour ordinateurs portatifs, des ordinateurs portatifs, des ordinateurs de poche (PALM PILOT), des appareils a microfiches, des projecteurs, des scanners, des cameras, des modems, des dispositifs d'accès aux communications, des assistants numeriques (PDA), des recepteurs d'appel de personnes et d'autres appareils de vente, des ordinateurs personnels (PC), des terminaux de PC (NET PC) et des ordinateurs de reseau (NC). On peut connecter par reseau le materiel de vente dans un premier reseau, programmable et accessible a partir d'un PC, d'un serveur, d'un systeme de point de vente (POS), d'un systeme d'information de propriete ou de gestion (PMS/MIS), puis le mettre en reseau dans un deuxieme reseau. Le premier reseau et le deuxieme reseau peuvent former un seul reseau. On peut effectuer une commande complete d'une fonctionnalite d'appareil de vente comprenant l'utilisation, la commande, le diagnostic, l'inventaire et la gestion de la saisie de donnees, localement ou par connexion a distance au reseau. Une connexion a distance au reseau comprend des connexions de type Internet, un dispositif de telecommunication (telephone, ISDN, ADSL), un satellite VSAT et d'autres dispositifs de transmission avec ou sans cable.

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00687798

**STORED VALUE TRANSACTION SYSTEM INCLUDING AN INTEGRATED DATABASE SERVER
SYSTEME DE TRANSACTION DE VALEURS STOCKEES COMPRENANT UN SERVEUR AVEC BASE
DE DONNEES INTEGREE**

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ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN GW ML MR NE SN TD TG

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International Patent Class: G07F-007/10;

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Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 6496

English Abstract

An integrated **database** and information server are provided that efficiently share information and tasks between various stored value programs. A server is configured to provide reusable objects and data structures that are suitably shared between various stored value products. A **database** at the server allows data to be shared between various programs so that each consumer associates with only one **database** record even though that consumer may use multiple shared value products. An exemplary common record for a consumer includes information relating to mailing addresses, preferred language, and the like. By integrating modules and avoiding duplicate records, the record communicates with all stored value programs, so the information does not need to be repeatedly entered into the **database**. Moreover, new stored value products are quickly and easily created through selection and arrangement of various shared objects preferably maintained within the **database**.

French Abstract

L'invention concerne une base de donnees integree et un serveur d'informations permettant de partager de maniere efficace des informations et des taches entre les differents programmes de valeurs stockees. Un serveur est configure de maniere a produire des structures reutilisables d'objets et de donnees qui sont partagees de maniere convenable entre les differents produits de valeurs stockees. Une base de donnees au niveau du serveur permet le partage des donnees entre divers programmes de sorte que chaque client soit associe a un seul enregistrement de la base de donnees independamment de la quantite de produits de valeurs stockees qu'a utilise ce client. Un enregistrement habituel pour un client comprend les informations ayant trait a des adresses d'envoi, a une langue preferentielle et analogues. Le fait d'integrer des modules et d'eviter les enregistrements en double permet la communication de l'enregistrement avec tous les programmes de valeurs stockees de sorte que les informations n'aient pas a etre saisies de maniere repetee dans la base de donnees. En plus, les nouveaux produits de valeurs stockees sont crees rapidement et facilement par l'intermediaire de la selection et de la disposition de differents objets partages conserves de preference dans la base de donnees.

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00663056

**METHOD AND SYSTEM FOR DELIVERING AND REDEEMING DYNAMICALLY AND ADAPTIVELY
CHARACTERIZED PROMOTIONAL INCENTIVES ON A COMPUTER NETWORK**
**PROCEDE ET SYSTEME PERMETTANT DE DISTRIBUER ET D'ECHANGER DES INCITATIONS
PROMOTIONNELLES CARACTERISEES DE MANIERE DYNAMIQUE ET ADAPTATIVE SUR UN
RESEAU**

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FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM
AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM
GA GN GW ML MR NE SN TD TG

Main International Patent Class: **G06F-017/60** ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 40309

English Abstract

This invention relates to a system and method for defining, electronically distributing, dynamically displaying to a consumer, redeeming and clearing promotional incentives over a network. One or more parameters of the incentives may be dynamically determined by being dependent on one or more characteristics of the consumer including the location on the network where the incentive is being viewed.

French Abstract

L'invention concerne un systeme et un procede permettant de definir, de distribuer electroniquement, d'afficher dynamiquement a l'attention d'un consommateur, d'echanger et de compenser des incitations promotionnelles sur un reseau. Un ou plusieurs parametres associes a des promotions peuvent etre determines dynamiquement en fonction d'une ou plusieurs caracteristiques du consommateur, notamment sa localisation sur le reseau ou la promotion est visualisee.

15/5/17 (Item 17 from file: 349)

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00641670

SYSTEMS AND METHODS FOR MATCHING, SELECTING, NARROWCASTING, AND/OR CLASSIFYING BASED ON RIGHTS MANAGEMENT AND/OR OTHER INFORMATION
SYSTEMES ET PROCEDES DE COMPARAISON, DE SELECTION, DE DISTRIBUTION RESTREINTE, ET/OU DE CLASSIFICATION SELON DES DONNEES RELATIVES A UNE GESTION DES DROITS ET/OU D'AUTRES DONNEES

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Patent and Priority Information (Country, Number, Date):

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FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
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Main International Patent Class: **G06F-017/60** ;

Publication Language: English

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Fulltext Availability:

Detailed Description

Claims

English Abstract

Rights management information is used at least in part in a matching, narrowcasting, classifying and/or selecting process. A matching and classification utility system comprising a kind of Commerce Utility System is used to perform the matching, narrowcasting, classifying and/or selecting. The matching and classification utility system may match, narrowcast, classify and/or select people and/or things, non-limiting examples of which include software objects. The Matching and Classification Utility system may use any pre-existing classification schemes, including at least some rights management information and/or other qualitative and/or parameter data indicating and/or defining classes, classification systems, class hierarchies, category schemes, class assignments, category assignments, and/or class **membership**. The Matching and Classification Utility may also use at least some rights management information together with any artificial intelligence, expert system, statistical, computational, manual, or any other means to define new classes, class hierarchies, classification systems, category schemes, and/or assign persons, things, and/or groups of persons and/or things to at least one class.

French Abstract

Les donnees relatives a la gestion des droits sont utilisees en partie dans un processus de comparaison, de distribution restreinte, de classification, et/ou de selection, un systeme utilitaire de comparaison et de classification comprenant un type de systeme utilitaire commercial etant utilise pour effectuer la comparaison, distribution restreinte, classification, et/ou selection. Ce systeme utilitaire de comparaison et de classification peut comparer, distribuer de maniere restreinte, classier, et/ou selectionner des individus et/ou des choses, par exemple des objets logiciels. Ce systeme utilitaire de comparaison et de classification peut utiliser n'importe quel dispositif de classification existant, par exemple au moins des dispositifs de classification existants, qui comprennent au moins des donnees relatives a la gestion des droits et/ou d'autres donnees qualitatives et/ou des donnees de parametres, permettant d'indiquer et/ou de definir des classifications, des systemes de classification, des hierarchies entre classifications, des dispositifs categoriels, des affectations de classifications, des affectations categorielles, et/ou des appartenances a des classifications. Ce systeme utilitaire de comparaison et de classification peut egalement utiliser des donnees relatives a la gestion des droits avec un systeme expert d'intelligence artificielle ou avec des organes statistiques, computationnels, manuels, ou autres, afin de definir de nouvelles classifications et hierarchies entre classifications, de nouveaux systemes de classification et dispositifs categoriels, et/ou affecter des individus, des choses, et/ou des groupes d'individus et/ou de choses a au moins une classification.

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00639148

**SYSTEM AND METHOD OF TARGETED MARKETING
SYSTEME ET METHODE DE MARKETING CIBLE**

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FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT
BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA
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Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 11906

English Abstract

A system and method of targeted marketing to consumers, including businesses and associates, based upon the financial characteristics of the consumer, type offer being made and the channel of communication for delivery of the offer. The consumer is characterized based upon financial, behavioral, and socioeconomic factors. The offer is characterized based upon the consumer and the potential for the consumer accepting the offer. The channel of communication for delivery of the offer is also characterized and combined with the consumer and consumer-offer characteristics to arrive at a net present value of the offer to be made. If the net present value is sufficient the offer is processed and presented to the consumer. If the net present value is not sufficient, the offer is revised to present a better value to the consumer (or discarded if the required offer value can not be created) thereby enhancing the chances that the consumer will accept the offer in question. In this way the system and method of the target marketing creates value in both releasing, and not releasing specific offers.

French Abstract

L'invention se rapporte a un systeme et a une methode de marketing cible s'adressant a des consommateurs, et notamment a des entreprises et des associes. La methode en question s'appuie sur les caracteristiques financieres du consommateur, sur le type de l'offre faite et sur la voie de communication utilisee pour la diffusion de l'offre. Le consommateur est caracterise en fonction de facteurs financiers, comportementaux et socio-economiques. L'offre est caracterisee en fonction du consommateur et de la probabilite pour que le consommateur accepte l'offre. La voie de communication pour la diffusion de l'offre est egalement caracterisee en fonction du consommateur et de l'ensemble consommateur-offre et elle est combinee aux caracteristiques relatives au consommateur et a l'ensemble consommateur-offre dans le but de produire une valeur actualisee nette de l'offre a effectuer. Si la valeur actualisee nette est suffisante, l'offre est traitee et presentee au consommateur. Si cette valeur actualisee nette n'est pas suffisante, l'offre est revue de maniere a presenter une meilleure valeur au consommateur (ou rejetee si la valeur de l'offre requise ne peut etre creee), ce qui permet d'accroitre la probabilite pour que le consommateur accepte l'offre en question. De cette maniere, le systeme et le procede de marketing cible sont createurs de valeur, que ce soit par la diffusion ou la non-diffusion d'offres specifiques.

15/5/19 (Item 19 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00637920

SYSTEM AND METHOD FOR INCENTIVE PROGRAMS AND AWARD FULFILLMENT
SYSTEME ET PROCEDE D'APPLICATION DE PROGRAMMES D'INCITATION ET D'OBTENTION
DE RECOMPENSE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9921103 A2 19990429

Application: WO 98US21765 19981015 (PCT/WO US9821765)

Priority Application: US 9763180 19971020; US 9767776 19971210; US
9840490 19980318

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
ML MR NE SN TD TG

Main International Patent Class: **G06F-017/00** ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 30776

English Abstract

A method and system for providing incentive programs over a computer network is provided in which a host may provide sponsoring companies with the capability to buy prepackaged or self-built incentive programs, offer such incentive programs to consumers, provide sponsoring companies and retailers with the capability to associate prizes with incentive programs, provide sponsoring companies, retailers and consumers with convenient fulfillment of prizes, and store and manipulate **databases** regarding all of the foregoing.

French Abstract

L'invention concerne un procede et un systeme d'application de programmes d'incitation dans un reseau informatique dans lequel un hote peut permettre a des compagnies de parrainage d'acheter des programmes d'incitation conditionnes a l'avance ou auto-generes; d'offrir ces programmes d'incitation a des consommateurs; de permettre a des compagnies de parrainage et a des revendeurs d'associer des recompenses aux programmes d'incitation; de proposer des recompenses interessantes a des compagnies de parrainage, des revendeurs et des consommateurs; et de memoriser et manipuler des bases de donnees contenant tout ce qui precede.

15/5/20 (Item 20 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00635367

AUTOMATED DEBT PAYMENT SYSTEM AND METHOD USING ATM NETWORK

**SYSTEME AUTOMATISE DE REGLEMENT DE CREANCE UTILISANT UN RESEAU MTA ET
TECHNIQUE AFFERENTE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9918529 A1 19990415

Application: WO 98US19897 19981001 (PCT/WO US9819897)

Priority Application: WO 97943284 19971003
Designated States: AU BR CA AT BE CH CY DE DK ES FI FR GB IE IT LU MC NL
PT SE
Main International Patent Class: G06F-017/60 ;
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 11098

English Abstract

An electronic funds transfer methodology for providing access to non-bank loan payment processors (24) through established ATM networks (8), allowing a customer to transfer funds electronically from an account at the customer's bank (18) to a loan servicer (24) to satisfy an outstanding payment obligation. Information relevant to the payment is communicated electronically from the loan servicer through software designed to access the servicer's loan **database**, extract specific fields from designated records, and communicate this information to a third party central computer. The third party central computer reformats the data as necessary, aggregates this information with any similar information received from other loan or debt servicers, and transmits the aggregated information to one or more ATM transaction processors.

French Abstract

L'invention porte sur une technique de transfert de fonds electronique permettant d'avoir acces a des processeurs de payement de prets non bancaires (24) par le truchement de reseaux MTA existants (8) permettant a un client de transferer par voie electronique des fonds d'un compte sur sa banque (18) a un agent serveur de prets (24) afin d'acquitter une obligation de reglement a executer. L'information relative au reglement est communiquee par voie electronique par l'agent serveur de pret par l'intermediaire d'un programme concu pour acceder a la base de donnees de l'agent serveur de pret, extraire des zones de donnees specifiques d'enregistrements designes et transmettre cette information a un ordinateur central tiers. Ce dernier reformatte les donnees le cas echeant, relie cette information a toute information similaire emanant d'autres agents serveurs de prets ou de creances et fait passer l'agregat d'informations a un ou plusieurs processeurs MTA transactionnels.

15/5/21 (Item 21 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00569575

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GATEWAY PAYMENT ARCHITECTURE UTILIZING A MULTICHANNEL, EXTENSIBLE, FLEXIBLE ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR UNE ARCHITECTURE DE SYSTEME DE PAIEMENT INTERRESEAU DANS LESQUELS ON UTILISE UNE ARCHITECTURE MULTIVOIE, EXTENSIBLE ET FLEXIBLE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9813797 A2 19980402

Application: WO 97US17381 19970926 (PCT/WO US9717381)

Priority Application: US 96721133 19960926

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FI GB GE GH HU IL IS J KE KG KP KR KZ LC LK LR LS LT I LV MD MG MK MN
MW MX NO NZ PL PT RO R SD SE SG SI SK SL TJ TM TR TT U G US UZ VN YU
ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
TG

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International Patent Class: G06F-017/60 ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 35317

English Abstract

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a **merchant** computer system, and for the further secure transmission of payment information from the **merchant** computer system to a payment gateway computer system. The payment gateway system formats transaction information appropriately and transmits the transaction to the particular host legacy system. The host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the **merchant** which is in turn communicated to the customer by the **merchant**. The **merchant** can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are value-added extensions to the basic SET protocol is provided by a preferred embodiment of the invention.

French Abstract

La transmission protegee de donnees est assuree entre plusieurs systemes informatiques sur un reseau de communication public, tel qu'Internet. La transmission protegee de donnees est assuree entre un systeme informatique client et un systeme informatique vendeur, et pour une transmission encore mieux protegee des informations de paiement, entre le systeme informatique client et un systeme informatique de paiement interreseau. Ledit systeme de paiement interreseau met en forme des informations de transaction de maniere appropriee et transmet la transaction au systeme hote deja en place. Ledit systeme hote deja en place evalue les informations de paiement et renvoie un niveau d'autorisation de credit a la passerelle qui condense les informations pour former une transaction protegee qui est a son tour communiquee au client par le vendeur. Le vendeur peut ensuite determiner s'il accepte l'instrument de paiement propose ou s'il refuse le credit et demande un autre instrument de paiement. Une architecture qui assure le prise en charge de types de messages supplementaires qui sont des extensions a valeur ajoutee au protocole de transaction electronique protegee (SET), est prevue dans un mode de realisation prefere de l'invention.

15/5/22 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00569574

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GATEWAY SYSTEM
ARCHITECTURE WITH SYSTEM ADMINISTRATION INFORMATION ACCESSIBLE FROM A
BROWSER

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR UNE ARCHITECTURE DE
COMMUNICATION INTERRESEAU DONT LES INFORMATIONS D'ADMINISTRATION DU
SYSTEME SONT ACCESSIBLES AU MOYEN D'UNE FONCTION DE SURVOL

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 96721167 19960926

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FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU
ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
TG

Main International Patent Class: G07F-019/00;

International Patent Class: **G06F-017/60** ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 44420

English Abstract

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a **merchant** computer system, and for the further secure transmission of payment information from the **merchant** computer system to a payment gateway computer system. The payment gateway system receives encrypted payment requests from **merchants** , as HTTP POST messages via the Internet. The gateway then unwraps and decrypts the requests, authenticates digital signatures of the requests based on certificates, supports transaction types and card types as required by a financial institution, and accepts concurrent VPOS transactions from each of the **merchant** servers. Then, the gateway converts transaction data to host-specific formats and forwards the mapped requests to the host processor using the existing financial network. The gateway system architecture includes support for standard Internet access routines which facilitate access to system administration information from a commercial web browser.

French Abstract

La transmission protegee de donnees est assuree entre plusieurs systemes informatiques sur un reseau de communication public, tel qu'Internet. La transmission protegee de donnees est assuree entre un systeme informatique client et un systeme informatique vendeur, et pour une transmission encore mieux protegee des informations de paiement, entre le systeme informatique vendeur et un systeme informatique de paiement interreseau. Ledit systeme de paiement interreseau recoit des demandes de paiement codees des vendeurs, sous forme de messages POST HTTP (protocole de transmission terminal point de vente) par le reseau Internet. La passerelle developpe et decode ensuite les demandes, authentifie les signatures numeriques des demandes en fonction de certificats, prend en charge des types de transaction et des types de carte conformement aux exigences de l'organisme financier, et accepte les transactions VPOS provenant de chacun des serveurs vendeurs. Ensuite, la passerelle convertit les donnees de transaction en structures specifiques a l'hote et envoie les demandes mappees au processeur central en utilisant le reseau financier en place. L'architecture du systeme de communication interreseau comporte un support pour les programmes standard d'acces a Internet qui facilitent l'acces aux informations d'administration du systeme au moyen d'une fonction de survol commerciale du Web.

00563246

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR SECURE, STORED VALUE
TRANSACTIONS OVER AN OPEN COMMUNICATION NETWORK UTILIZING AN
EXTENSIBLE, FLEXIBLE ARCHITECTURE**
**SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR TRANSACTIONS SECURISEES A
VALEUR PREENREGISTREE DANS UN RESEAU OUVERT DE COMMUNICATIONS UTILISANT
UNE ARCHITECTURE SOUPLE ET EXTENSIBLE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9805011 A2 19980205

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FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU
ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
TG

Main International Patent Class: G07F-019/00;

International Patent Class: **G06F-017/60** ; G07F-007/10;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 49550

English Abstract

An architecture that provides a server that communicates bidirectionally with a gateway over a first communication link, over which service requests flow to the server for one or more **merchants** and/or consumers is disclosed. Service requests are associated with a particular **merchant** based on storefront visited by a consumer or credentials presented by a **merchant** . Service requests result in **merchant** specific transactions that are transmitted to the gateway for further processing on existing host applications. By presenting the appropriate credentials, the **merchant** could utilize any other computer attached to the Internet utilizing a SSL or SET protocol to query the vPOS system remotely and obtain capture information, payment administration information, inventory control information, audit information and process customer satisfaction information. Secure transmission of a value transfer protocol transaction is provided between a plurality of computer systems over a public communication system, such as the Internet. A connection is created between two computer systems using a public network, such as the Internet, to connect the computers. Then, digital certificates and a digital signature are exchanged to ensure that both parties are who they say they are. Finally, the two **smart cards** involved in a transaction are read by individual computers connected utilizing the network, and the value transfer protocol is executed over the secured network. The value transfer protocol facilitates the exchange of money between the two **smart cards** .

French Abstract

La presente invention concerne une architecture ou l'on a recours a un serveur qui communique de facon bidirectionnelle avec une passerelle sur une premiere liaison de communication, sur laquelle les demandes de service sont adressees au serveur de la part d'un ou plusieurs negociants et/ou consommateurs. Les demandes de service sont relatives a un negociant particulier en fonction des stands visites par les consommateurs ou de references presentees par un negociant. Les demandes

de service aboutissent donc a des transactions marchandes spécifiques qui sont transmises a la passerelle pour un traitement constitutif par des applications d'hôte existantes. En présentant les références appropriées, le négociant peut utiliser tout autre ordinateur relié au réseau Internet sous protocole SSL ou SET pour requérir le système vPOS distant et obtenir tout type d'information: capture, gestion de paiement, commande d'inventaire, audit et enquête de satisfaction client. La transmission sécurisée d'une transaction de protocole de transfert de valeur est obtenue entre une série de systèmes d'ordinateur sur un système public de communications, tel le réseau Internet. Une connexion peut s'établir entre deux systèmes d'ordinateur utilisant un réseau public, tel que le réseau Internet, pour relier les ordinateurs. Des certificats numérisés et une signature numérique sont alors échangés pour s'assurer que l'identité des deux interlocuteurs correspond à leurs dires. Enfin, les deux cartes à puce impliquées dans une transaction sont lues par des ordinateurs individuels interconnectés via le réseau, et le protocole de transfert de valeur est exécuté sur le réseau sécurisé. Le protocole de transfert de valeur facilite l'échange d'argent entre les deux cartes à puce.

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DIALOG(R) File 349:PCT FULLTEXT
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00547771

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR PROCESSING A PLURALITY OF TRANSACTIONS FROM A SINGLE INITIATION POINT ON A MULTICHANNEL, EXTENSIBLE, FLEXIBLE ARCHITECTURE
SYSTEME, PROCEDURE ET ARTICLE DESTINES AU TRAITEMENT D'UNE PLURALITE DE TRANSACTIONS A PARTIR D'UNE ARCHITECTURE MULTICANAUX, EXTENSIBLE, FLEXIBLE A UN SEUL POINT DE DECLENCHEMENT

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9749072 A2 19971224

Application: WO 97US10519 19970617 (PCT/WO US9710519)

Priority Application: US 96664772 19960617

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Main International Patent Class: G07F-007/10;

International Patent Class: **G06F-017/60** ; G07F-019/00;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 35336

English Abstract

An architecture for processing a plurality of transactions from a single point of initiation is disclosed. The initiating computer selects a terminal identification token, and associates the token with a transaction request, thereby ensuring the association of the transaction with a unique terminal identification despite being originated by the same terminal. The tokens are obtained from a token table, which contains a row for each token defined to the system. The table includes a column for the token, a column that identifies a system with which the token may

be used, and a column that identifies a date and time field indicating when a particular token was selected for use. A null value in the date­time field indicates that the token for that row is not in use. A query operation selects a token with a null date­time value, and a set operation sets the date­time value to the then­current time to mark it in use. At the conclusion of the transaction, a set operation sets the date­time value to null, enabling the token to be reused for another non­concurrent transaction.

French Abstract

L'invention concerne une architecture de traitement d'une pluralite de transactions a partir d'un seul point de declenchement. L'ordinateur de declenchement selectionne un jeton d'identification de terminal et il associe le jeton a une demande de transactions, assurant ainsi l'association de la transaction a l'identification d'un terminal unique bien que l'emission soit effectuee par le meme terminal. Les jetons sont issus d'une table a jetons laquelle contient une rangee pour chaque jeton defini pour le systeme. La table comprend une colonne pour le jeton, une colonne identifiant un systeme avec lequel le jeton peut etre utilise, et une colonne identifiant un champ de date et de temps indiquant le moment ou un jeton particulier a ete selectionne pour l'utilisation. Une valeur nulle dans le champ date­temps indique que le jeton de ladite rangee n'est pas utilise. Une operation d'interrogation selectionne un jeton presentant une valeur date­temps nulle, et une operation d'etablissement fixe la valeur date­temps au temps alors actuel afin de le marquer comme etant utilise. A la fin de la transaction, une operation d'etablissement etablit la valeur date­temps a 0, permettant la reutilisation du jeton pour une autre transaction non simultanee.

15/5/25 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00547758

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A VIRTUAL POINT OF SALE PROCESSING UTILIZING A MULTICHANNEL, EXTENSIBLE, FLEXIBLE ARCHITECTURE SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR LE TRAITEMENT D'UN POINT DE VENTE VIRTUEL A L'AIDE D'UNE ARCHITECTURE FLEXIBLE, EXTENSIBLE ET A CANAUX MULTIPLES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9749055 A1 19971224

Application: WO 97US10583 19970617 (PCT/WO US9710583)

Priority Application: US 96664813 19960617; US 96664814 19960617

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FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW

MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN GH KE LS

MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR

IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-017/60 ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 34979

English Abstract

Secure transmission of data is provided between a plurality of computer

systems over a public communication system, such as the Internet is disclosed in which a server communicates bidirectionally with a gateway over a first communication link, over which all service requests are initiated by the server. The gateway uses a second communication link to send service signals to the server. In response to the service signals, the server initiates transactions to the gateway or presents information on a display device. Secure transmission of data is provided from a customer computer system to a **merchant** computer system, and for the further secure transmission of payment information regarding a payment instrument from the **merchant** computer system to a payment gateway computer system. The payment gateway system determines if the transaction is worthy of further analysis and forwarding to the ultimate host processor, and converts the transaction to a format acceptable by a host processor. The **merchant** can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are extensions to the SET specification is provided by a preferred embodiment of the invention.

French Abstract

L'invention permet une transmission sure de donnees entre plusieurs systemes informatiques et un systeme de communication public tel que le reseau Internet, ou un serveur communique de maniere bidirectionnelle par une passerelle avec une premiere liaison de communication au moyen de laquelle toutes les demandes de service sont lancees par le serveur. Le systeme de passerelle utilise une seconde liaison de communication pour envoyer les signaux de service au serveur. En reponse aux signaux de service, le serveur declenche des operations de transactions sur le systeme de passerelle ou presente des informations sur un dispositif d'affichage. Une transmission sure des donnees est effectuee depuis un systeme informatique client vers un systeme informatique vendeur, le systeme permettant une transmission sure d'informations de paiement concernant un instrument de paiement du systeme informatique vendeur vers un systeme informatique passerelle de paiement. Le systeme passerelle de paiement determine si on peut continuer l'analyse de la transaction et si elle peut etre transmise au processeur hote final; le systeme passerelle de paiement convertit ensuite la transaction en un format acceptable pour le processeur central. Le vendeur peut alors soit accepter l'instrument de paiement propose soit refuser un credit et demander un autre instrument de paiement. Une architecture qui offre un support pour des types de message supplementaires qui sont des ajouts a la demande etablie par cette invention fait l'objet d'un mode preferentiel de realisation.

15/5/26 (Item 26 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00547757

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR INITIATION OF SOFTWARE DISTRIBUTION FROM A POINT OF CERTIFICATE CREATION UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR DECLENCHER LA DISTRIBUTION D'UN LOGICIEL A PARTIR D'UN POINT DE CREATION D'UN CERTIFICAT A L'AIDE D'UN SYSTEME EXTENSIBLE ET FLEXIBLE

Patent Applicant/Assignee:

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Inventor(s):

WILLIAMS Humphrey, WILLIAMS, Humphrey , 800 El Camino Real, P.O. Box VeriFone ICD, Menlo Park, CA 94026 , US

Patent and Priority Information (Country, Number, Date): ,

Patent: WO 9749054 A2 19971224

Application: WO 97US10578 19970617 (PCT/WO US9710578)

Priority Application: US 96664446 19960617

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW

MX NO NZ PL PT RO RU SE SG SI SK TJ TM TR TT UA UG UZ VN GH KE LS
MW SD SZ UG ZW AM AZ BG KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR
IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: **G06F-017/60** ;

International Patent Class: G07F-007/10; G07F-019/00;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 34320

English Abstract

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a **merchant** computer system, and for the further secure transmission of payment information regarding a payment instrument from the **merchant** computer system to a payment gateway computer system. The payment gateway system evaluates the payment information and returns a level of authorization of credit via a secure transmission to the **merchant** which is communicated to the customer by the **merchant**. The **merchant** can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. A user of secure software will acquire certificates to support the operation of the software. The user provides detailed personal or company information together with public keys and other data as required by the certificate authority. In a SET implementation, the user will do this using a certificate form. The certificate form prompts for information necessary to create a certificate, and grants authority to utilize a software application for an appropriate purpose. If a user selects a particular certificate, a particular software application is generated based on the selected certificate. In addition, configuration data for the application associated with a particular certificate is defined by the issuing agent for the certificate.

French Abstract

L'invention permet une transmission sure de donnees entre plusieurs systemes informatiques par l'intermediaire d'un systeme de communication public, tel que le reseau Internet. La transmission sure des donnees est effectuee d'un systeme informatique client vers un systeme informatique vendeur, et permet de rendre encore plus sure la transmission d'informations relatives a un instrument de paiement du systeme informatique vendeur au systeme informatique de passerelle de paiement. Le systeme de passerelle de paiement evalue les informations de paiement et renvoie un niveau d'autorisation de credit via une transmission sure au vendeur, ceci etant communique au client par le vendeur. Le vendeur peut alors determiner s'il accepte l'instrument de paiement propose ou s'il refuse un credit et demande un autre instrument de paiement. Un utilisateur d'un logiciel sur pourra acquerir des certificats afin de permettre le fonctionnement du logiciel. L'utilisateur fournit des informations detaillees personnelles ou sur sa compagnie ainsi que des codes publics et d'autres donnees requises par l'autorite ou l'institution delivrant les certificats. Dans une application pour transaction electronique sure (SET), l'utilisateur pourra le faire a l'aide d'un formulaire de certificat. Ce formulaire est destine a obtenir des informations necessaires a la creation d'un certificat, et il donne l'autorisation d'utiliser le logiciel pour une application appropriee. Si un utilisateur selectionne un certificat particulier, une application particuliere du logiciel est generee en fonction du certificat selectionne. De plus, des donnees de configuration pour l'application associees a un certificat particulier sont definies par l'agent ayant emis le certificat.

00547756

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR CONDITIONALLY ACCEPTING A
PAYMENT METHOD UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE DESTINES A L'ACCEPTATION CONDITIONNELLE D'UN
PROCEDE DE PAYEMENT UTILISANT UNE ARCHITECTURE EXTENSIBLE FLEXIBLE**

Patent Applicant/Assignee:

VERIFONE INC, VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood
City, CA 94065 , US

Inventor(s):

ROWNEY Kevin T B, ROWNEY, Kevin, T., B. , 748 Duncan Street, San
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Patent and Priority Information (Country, Number, Date):

Patent: WO 9749053 A2 19971224

Application: WO 97US10520 19970617 (PCT/WO US9710520)

Priority Application: US 96664835 19960617

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN GH KE LS
MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR
IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: **G06F-017/60** ;

International Patent Class: G07F-019/00; H04L-009/32;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 34296

English Abstract

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a **merchant** computer system, and for the further secure transmission of payment information regarding a payment instrument from the **merchant** computer system to a payment gateway computer system. The payment gateway system formats transaction information appropriately and transmits the transaction to the particular host legacy system. The host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the **merchant** which is in turn communicated to the customer by the **merchant** . The **merchant** can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are value­added extensions to the basic SET protocol, is provided by a preferred embodiment of the invention.

French Abstract

La transmission securisee de donnees est assuree entre une pluralite de systemes informatiques par un systeme de communication publique tel que Internet. La transmission securisee de donnees est assuree depuis un systeme informatique client vers un systeme informatique commercant, et pour securiser davantage la transmission d'informations de payement, concernant un instrument de payement, du systeme informatique commercant a un systeme informatique a passerelle de payement. Le systeme de passerelle de payement compose de maniere appropriee des informations de transaction et transmet la transaction au systeme de transfert hote particulier. Le systeme de transfert hote evalue les informations de payement et renvoie un niveau d'autorisation de credit a la passerelle, laquelle ficele les informations afin de former une transaction securisee transmise au commercant qui a son tour est transmise au client par le commercant. Le commercant peut ensuite determiner s'il accepte l'instrument de payement presente ou refuser le credit et demander un autre instrument de payement. Une architecture offrant un support pour d'autres types de messages constituant des extensions a valeur ajoutee au protocole EST (transaction electronique securisee) de base est constituee

par un mode de realisation prefere de l'invention.

15/5/28 (Item 28 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00547755

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GATEWAY PAYMENT
ARCHITECTURE UTILIZING A MULTICHANNEL, EXTENSIBLE, FLEXIBLE
ARCHITECTURE**

**SYSTEME, PROCEDE ET ARTICLE POUR ARCHITECTURE DE PAYEMENT PAR PASSERELLE
UTILISANT UNE ARCHITECTURE MULTICANAUX EXTENSIBLE FLEXIBLE**

Patent Applicant/Assignee:

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Inventor(s):

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KRAMER Glenn A, KRAMER, Glenn, A. , 752 Grand View Avenue, San Francisco,
CA 94114 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9749052 A2 19971224

Application: WO 97US10518 19970617 (PCT/WO US9710518)

Priority Application: US 96664633 19960617; US 96668118 19960617; US
96668011 19960617

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU
ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
TG

Main International Patent Class: **G06F-017/60** ;

International Patent Class: G06F-019/00;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 34657

English Abstract

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a **merchant** computer system, and for the further secure transmission of payment information from the **merchant** computer system to a payment gateway computer system. The payment gateway system formats transaction information appropriately and transmits the transaction to the particular host legacy system. The host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the **merchant** which is in turn communicated to the customer by the **merchant**. The **merchant** can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are value­added extensions to the basic SET protocol, is provided by a preferred embodiment of the invention.

French Abstract

La transmission securisee de donnees est assuree entre une pluralite de systemes informatiques par un systeme de communication publique tel que Internet. La transmission securisee de donnees est assuree depuis un systeme informatique client vers un systeme informatique commercant, et pour securiser davantage la transmission d'informations de payement, concernant un instrument de payement, du systeme informatique commercant

a un systeme informatique a passerelle de payement. Le systeme de passerelle de payement compose de maniere appropriee des informations de transaction et transmet la transaction au systeme de transfert hote particulier. Le systeme de transfert hote evalue les informations de payement et renvoie un niveau d'autorisation de credit a la passerelle, laquelle ficelle les informations afin de former une transaction securisee transmise au commercant qui a son tour est transmise au client par le commercant. Le commercant peut ensuite determiner s'il accepte l'instrument de payement presente ou refuser le credit et demander un autre instrument de payement. Une architecture offrant un support pour d'autres types de messages constituant des extensions a valeur ajoutee au protocole EST (transaction electronique securisee) de base est constituee par un mode de realisation prefere de l'invention.

15/5/29 (Item 29 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00547753

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MANAGING TRANSACTIONS IN A HIGH AVAILABILITY SYSTEM
SYSTEME, PROCEDE ET ARTICLE POUR LA GESTION DE TRANSACTIONS DANS UN SYSTEME A GRANDE DISPONIBILITE

Patent Applicant/Assignee:

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Inventor(s):

BERGER David A, BERGER, David, A. , 25 McAker Court #136, San Mateo, CA 94403 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9749050 A2 19971224

Application: WO 97US10402 19970617 (PCT/WO US9710402)

Priority Application: US 96664634 19960617; US 96671822 19960617

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-017/60 ;

International Patent Class: G07F-019/00; G07F-007/10;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 34741

English Abstract

An architecture is disclosed allowing a server to communicate bidirectionally with a gateway over a first communication link, over which service requests are initiated by the server. In response to a transaction received from a host legacy system at the gateway, the gateway parses one or more transaction response values from the host message, maps the one or more transaction response values to a canonical response code, and stores the canonical response code in a transaction log. According to a broad aspect of a preferred embodiment of the invention, communication networks that employ transactions between applications must effectively manage transactions that flow over the network. In addition, networking systems must also detect counterfeit transactions, especially, when the networking systems are utilized for financial transactions. An active, on-line database is utilized as a transaction log to track original requests, valid retries and detect fraudulent transactions. The transaction log serves as a memory cache where the received host response is returned to a valid retry transaction should the original response fail to reach a server because of a communications problem.

French Abstract

L'invention concerne une architecture permettant a un serveur de communiquer de maniere bidirectionnelle avec une passerelle par une premiere liaison de communications, sur laquelle les demandes de services sont emises par le serveur. En reponse a une transaction recue d'un systeme preexistant au niveau de la passerelle, ladite passerelle analyse une ou plusieurs valeurs de reponse a une transaction, provenant du message central, les mappe en fonction d'un code de reponse canonique, et memorise ce dernier dans un **journal** des transactions. Selon un aspect general du mode prefere de l'invention, des reseaux de communications utilisant des transactions entre des applications doivent gerer efficacement les transactions circulant sur le reseau. De plus, les systemes de gestion de reseau doivent egalement detecter les fausses transactions, notamment lorsque des systemes de gestion de reseau sont utilises pour les transactions financieres. Une base de donnees en ligne et active est utilisee comme **journal** des transactions pour le suivi des demandes originales, les reprises valides et la detection des transactions frauduleuses. Le **journal** de transactions sert d'antememoire ou la reponse de l'ordinateur recue est renvoyee a une transaction de reprise valide si la reponse originale ne parvient pas a un serveur a la suite d'un probleme de communications.

15/5/30 (Item 30 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00431955

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC

Inventor(s):

GINTER Karl L
SHEAR Victor H
SPAHN Francis J
VAN WIE David M

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2-A3 19960906
Application: WO 96US2303 19960213 (PCT/WO US9602303)
Priority Application: US 95388107 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO
RU SD SE SG SI TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY KG KZ RU TJ
TM AT BE CH DE FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
MR NE SN TD TG

Main International Patent Class: G06F-001/00;

International Patent Class: **G06F-017/60** ;

Publication Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 205184

English Abstract

The present invention provides systems and methods for electronic commerce including secure transaction management and electronic rights protection. Electronic appliances such as computers employed in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Secure subsystems used with such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a

Set	Items	Description
S1	16306	(SMART OR CHIP OR CREDIT OR BANK OR CHARGE CARD? OR CREDITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD? OR SMARTCARD?
S2	126427	CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZATION? OR MERCHANT? OR SERVICE() PROVIDER?
S3	9978	RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4	1069848	ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-()ORDER? OR APPROVAL()PLAN? ?
S5	129250	DATABASE? OR DATA() (BASE? OR BANK?) OR DATABANK? OR FILE?
S6	7011	(MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?) (5N) (S2 OR - S3)
S7	8796	POS OR POINT(2N) (SERVICE? OR SALE?) OR (MONETARY OR DUES) (-)PROCESSOR?
S8	10	S1 AND S2 AND S3
S9	108	S1 AND (S2 OR S3) AND S4
S10	28	S9 AND (S5 OR S6 OR S7)
S11	38	S8 OR S10
S12	24	S11 AND IC=G06F?
S13	22	S12 NOT AD>990604
S14	22	IDPAT (sorted in duplicate/non-duplicate order)
S15	21	IDPAT (primary/non-duplicate records only)
File 344:Chinese Patents ABS Apr 1985-2000/Aug		
(c) 2000 European Patent Office		
File 347:JAPIO Oct 1976-2000/Mar(UPDATED 000801)		
(c) 2000 JPO & JAPIO		
File 350:DERWENT WPIX 1963-2000/UD=, UM=, & UP=200038		
(c) 2000 Derwent Info Ltd		

15/5/1 (Item 1 from file: 350)
DIALOG(R) File 350:DERWENT WPIX
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012826296 **Image available**
WPI Acc No: 1999-632528/199954
XRPX Acc No: N99-466922

**Food vending smart card for off-line automated meal plan payment
scheme for patrons in school cafeterias, corporate restaurants**

Patent Assignee: CYBERMARK LLC (CYBE-N)
Inventor: GREER D K; WILHOIT F E
Number of Countries: 002 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5969316	A	19991019	US 97955680	A	19971022	199954 B
CA 2249903	A1	19990422	CA 2249903	A	19981009	199954

Priority Applications (No Type Date): US 97955680 A 19971022

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5969316	A		7	G06F-017/00	
CA 2249903	A1	E		G06K-019/077	

Abstract (Basic): US 5969316 A

NOVELTY - The meal plan data contains information regarding authorization of usage, expiration date, specific meal plan scheme etc., of the **smart card**. The **point of sale** terminal reads data from **smart card** and writes meal plan data onto it to indicate purchase. The terminal also refreshes meal plan data **periodically** by writing updated meal plan to **smart card**.

DETAILED DESCRIPTION - A data structure stores meal plan data and is initialized by a **point of sale** terminal, which is in periodic and non-continuous connection with system administration computer. An INDEPENDENT CLAIM is also included for the method of using food vending **smart card**.

USE - For off-line automated meal plan payment scheme for patrons in school and university cafeterias, corporate restaurants, etc.

ADVANTAGE - Provides low cost meal program by implementing **smart card** using inexpensive terminals. Enables user to purchase variety of meal plans suiting personal tastes and habits. Eliminates security and inconvenience problem of employing cash or credit based transactions.

DESCRIPTION OF DRAWING(S) - The figure shows data structure of data storage area for **smart card**.

pp; 7 DwgNo 1/3

Title Terms: FOOD; VENDING; SMART; CARD; LINE; **AUTOMATIC**; MEAL; PLAN; PAY
; SCHEME; SCHOOL; CAFE; RESTAURANT

Derwent Class: T01; T04; T05

International Patent Class (Main): **G06F-017/00**; G06K-019/077

International Patent Class (Additional): G06K-019/06; G07F-007/08

File Segment: EPI

15/5/2 (Item 2 from file: 350)
DIALOG(R) File 350:DERWENT WPIX
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012804460 **Image available**
WPI Acc No: 1999-610690/199952
XRPX Acc No: N99-449991

**Wireless information transmission system in multi-user network such as
Internet**

Patent Assignee: MOSTERT C F D T (MOST-I)
Inventor: HIGGINSON D C; HIGGINSON M R; MOSTERT C F D T; NEL P H
Number of Countries: 086 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9948250	A1	19990923	WO 99ZA5	A	19990319	199952 B
AU 9930131	A	19991011	AU 9930131	A	19990319	200008

Priority Applications (No. Type Date): ZA 991811 A 19990308, ZA 982302 A 19980319

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9948250 A1 E 15 H04L-012/28

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9930131 A H04L-012/28 Based on patent WO 9948250

Abstract (Basic): WO 9948250 A1

NOVELTY - The system includes content providers (16), a **service provider** (18) and a transmission infrastructure (12). Multiple user bases (14) are provided with PC based receiving station having antennae (20) along with a receiver card. A modem is provided for demodulating the broadcast signal. A processor stores and enables subsequent retrieval of information.

DETAILED DESCRIPTION - A switchable channel is provided along which the specific broadcast information is activated or deactivated. The information is encoded by encoders before broadcast transmission. Encryption unit encrypts the user specific identification code in the receiver card and a key obtained by the user on paying the channel **subscription**. Compression units compress the information before transmission and decompression units decompress the information after it has been downloaded. An INDEPENDENT CLAIM is also included for information transmission method.

USE - For wireless transmission of information such as data on stock prices, general news, weather report etc., in multi-user network such as Internet.

ADVANTAGE - Required information can be delivered effortlessly without time-consuming and costly Internet downloads. Enables to alert the user regarding the reception of a new mail. Enables to receive updates of business oriented information such as share prices, exchange rates, using the **subscription** service. The timely delivery of information such as stolen **credit card** lists, stolen vehicle lists, missing persons, etc., also proves to be extremely useful. Delivery of Internet content to less privileged or rural areas without telecommunication systems and facilities, is also enabled.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of information transmission network.

Transmission infrastructure (12)

User bases (14)

Content providers (16)

Service provider (18)

Antenna (20)

pp; 15 DwgNo 1/5

Title Terms: WIRELESS; INFORMATION; TRANSMISSION; SYSTEM; MULTI; USER; NETWORK

Derwent Class: T01; W01

International Patent Class (Main): H04L-012/28

International Patent Class (Additional): G06F-001/00

File Segment: EPI

15/5/3 (Item 3 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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012803698 **Image available**

WPI Acc No: 1999-609928/199952

XRPX Acc No: N99-449343

Validator in account access system for controlling access to identified account in database

Patent Assignee: AT & T CORP (AMTT)

Inventor: HSIAO A S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5971272	A	19991026	US 97914135	A	19970819	199952 B

Priority Applications (No Type Date): US 97914135 A 19970819

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5971272	A	11	G06K-005/00	

Abstract (Basic): US 5971272 A

NOVELTY - A validator (280) coupled to a user interface receives secured personal identification number (SPIN) generated by user. The validator uses translation function prior to receiving the master personal identification number (MPIN) associated with identified account.

DETAILED DESCRIPTION - A **database** interface is coupled to a **database** for receiving MPIN associated with the identified account. The user interface is coupled to random number generator (260) to receive RPIN. A translator (270) is coupled to the random number generator and to **database** interface, to receive RPIN and MPIN, respectively. The translator generates SPIN from RPIN and MPIN. The validator is also coupled to the translator to receive generated SPIN and validation of user SPIN is conditioned upon identify of SPIN and user SPIN. An INDEPENDENT CLAIM is also included for the customer account access control method.

USE - In customer account access system (CAAS) for providing secure access to customer accounts e.g. **credit card** account, telephone calling card account, bank account, internet **service provider** user account. Also used for interalia, **automatic** teller machine. The SPIN is used in e-mail account, stock trading account, voice mail, cellular telephones, internet **file** access or computer networks.

ADVANTAGE - The SPIN maintains multiple level security of PIN or password without adding substantial complexity. The security mechanism prevents unauthorized account access without being vulnerable to detection by either observation or repeated trial attempts. The MPIN associated with the account is not entered or transmitted and hence cannot be detected by observation. Additional security of the SPIN is not needed when making call from hotel room or from public pay telephone, thus preventing telephone fraud.

DESCRIPTION OF DRAWING(S) - The figure shows customer account access system.

Random number generator (260)

Translator (270)

Validator (280)

pp; 11 DwgNo 2/2

Title Terms: VALID; ACCOUNT; ACCESS; SYSTEM; CONTROL; ACCESS; IDENTIFY;

ACCOUNT; **DATABASE**

Derwent Class: T01

International Patent Class (Main): G06K-005/00

International Patent Class (Additional): **G06F-017/60**

File Segment: EPI

15/5/4 (Item 4 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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012598738 **Image available**

WPI Acc No: 1999-404844/199934

XRPX Acc No: N99-301785

Multi-transactional network architecture

Patent Assignee: KORMAN B R (KORM-I)

Inventor: KORMAN B R

Number of Countries: 083 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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WO 9928830 A1 19990627 WO 98US25541 A 19981202 99934 B
AU 9916189 A 19990627 AU 9916189 A 19981202 99945

Priority Applications (No Type Date): US 9767123 A 19971202

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9928830 A1 E 26 G06F-015/30

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9916189 A G06F-015/30 Based on patent WO 9928830

Abstract (Basic): WO 9928830 A1

NOVELTY - A host computer (40) manages transactions of a number of super-automated teller machines (ATM) (10) with **service providers** (60) through **two**-way communication. A remote ATM/**Point of sale** terminal (420) represents a banking network and a **credit card** processing network (430) verifies and processes **credit card** transactions. The host computer may interact with an airline reservation server (440), an E-mail messaging system (450), event, movie and lottery ticket systems (460,470,480) or other service applications

DETAILED DESCRIPTION - Independent claims are included for an **automatic** transaction terminal and for a transaction performing method

USE - **Automatically** performing transactions using multi-transaction terminal

ADVANTAGE - Greater user convenience by allowing variety of transactions

DESCRIPTION OF DRAWING(S) - The drawing is a functional block of host computer managing transactions in super-ATM machines according to preferred embodiment

Host computer (40)

Super-ATM machines (10)

Service providers (60)

Remote terminal (420)

Credit card processing network (430)

Service applications (440-480)

pp; 26 DwgNo 3/3

Title Terms: MULTI; NETWORK; ARCHITECTURE

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06F-015/30

File Segment: EPI

15/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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012481293 **Image available**

WPI Acc No: 1999-287401/199924

Related WPI Acc No: 1998-260901; 1999-383775

XRPX Acc No: N99-214650

Editor for developing statements to support input-output operation on open network utilized by data transaction system

Patent Assignee: DATASCAPE INC (DATA-N)

Inventor: WAGNER R H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5898838	A	19990427	US 95493772	A	19950622	199924 B
			US 97940721	A	19970930	

Priority Applications (No Type Date): US 95493772 A 19950622; US 97940721 A 19970930

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 5898838 A 38 G06F-013/42 Div ex application US 95493772
Div ex patent US 5742845

Abstract (Basic): US 5898838 A

NOVELTY - A downloader downloads protocol statements segregated by the segregator to input-output device and stores the segregated application statements for use by common gateway interface.

DETAILED DESCRIPTION - Integrated statement editing unit verifies syntax of integrated statements comprising open network protocol statements and application statements so that variable names in the protocol statements correspond with data fields in the application statement. The segregator segregates protocol statements from the application statements. The application statements are structured query language statements.

USE - For developing statements to support input-output operation on open network such as internet utilized by data transaction system including **automatic** teller machine, **point of sale** terminal, **credit card** terminal screen phone terminal, **smart card** reader, personal identification number pad, magnetic card swipe reader, printer.

ADVANTAGE - Permits consumers at remote place to order goods, so that **merchant**'s risk and processing cost as well as card holder's exposure to fraud is reduced. Facilitates to communicate to processing center through open network with non-standard input-output devices. Supports electronic transaction or data compilation in secure manner without undue limitation as to the devices with which communication is performed. CGI application correlates the **database** identifier contained in the returned forms of the internet protocol statements, with the **file** previously generated by the editor and provides re-integrated **database** command statements to **database** application thereby **database** is queried by or retrieve data from non-standard input device. Permits user to develop integrated forms with extended HTML language and standard query language **database** application statements thereby avoids need for generating and QL commands and HTML commands and carefully correlates data fields of two command to implement transaction between client and **database**.

DESCRIPTION OF DRAWING(S) - The figure depicts diagram of open network utilized by data transaction system.

pp; 38 DwgNo 1/24

Title Terms: EDIT; DEVELOP; STATEMENT; SUPPORT; INPUT; OUTPUT; OPERATE; OPEN; NETWORK; DATA; TRANSACTION; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-013/42

International Patent Class (Additional): G06F-009/00

File Segment: EPI

15/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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012254642 **Image available**

WPI Acc No: 1999-060749/199905

XRFX Acc No: N99-045136

Smart card control of cordless telephone for Internet access and data storage - has connection data and user data stored in card and has internal server to manage session and communication protocol

Patent Assignee: GEMPLUS SCA (GEMP-N); GEMPLUS (GEMP-N)

Inventor: MARTINEAU P; MERRIEN L; SIMMONS C

Number of Countries: 034 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9857474	A1	19981217	WO 98FR1225	A	19980612	199905 B
AU 9881137	A	19981230	AU 9881137	A	19980612	199920
ZA 9805151	A	19990630	ZA 985151	A	19980612	199931

Priority Applications (No Type Date): US 97876144 A 19970613

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 9857474 A1 F 37 H04L-029/06
Designated States (National): AU BR CA CN CZ HU JP KR NZ PL RU SG SK US
VN
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE
AU 9881137 A H04L-029/06 Based on patent WO 9857474
ZA 9805151 A 25 G11C-000/00

Abstract (Basic): WO 9857474 A

The **smart card** stores the address of an Internet **Service Provider** (ISP) and allows the address to be read by an Internet Browser integrated in a portable telephone, so that the address can be provided to the ISP when the card is connected. Personal Internet data for the user is also stored in the **smart card**, including their user identification and password.

The card also stores e-mail addresses, an e-mail address book, signatures, and includes memory for cache and for 'cookies'. A script stored in the **smart card** automatically establishes the connection to the Internet **Service Provider**. A micro-server built into the card provides addressing and authentication and manages the Internet protocol, and manages **file** access.

ADVANTAGE - ADVANTAGE - Provides data exchange between **smart card** and Internet, with integrated security to allow financial and other transactions, and stores Internet **service provider** access information and user's personal Internet data.

Dwg.1/2

Title Terms: SMART; CARD; CONTROL; CORD; TELEPHONE; ACCESS; DATA; STORAGE; CONNECT; DATA; USER; DATA; STORAGE; CARD; INTERNAL; SERVE; MANAGE; SESSION; COMMUNICATE; PROTOCOL

Derwent Class: T01; W01

International Patent Class (Main): G11C-000/00; H04L-029/06

International Patent Class (Additional): G06F-000/00 ; G06K-000/00;
G07F-007/08; H04Q-000/00

File Segment: EPI

15/5/7 (Item 7 from file: 350)
DIALOG(R) File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

012027059 **Image available**
WPI Acc No: 1998-443969/199838
XRPX Acc No: N98-346551

Automatic on-line customer information collection system using internet
- analyses stored customer data for every fixed time which is then
transmitted to specific destination point

Patent Assignee: MIYAYAMA N (MIYA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10187320	A	19980714	JP 97269746	A	19971002	199838 B

Priority Applications (No Type Date): JP 96295344 A 19961107

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 10187320 A 12 G06F-003/02

Abstract (Basic): JP 10187320 A

The system includes a receiver (2) which receives all the communication speeches from a customer via communication circuit. A guide message of an audio is sent out by a guide unit (7). The response from the customers are collected in a collection unit (8). A transducer of collection unit converts the collected audio information and audio data obtained through electronic mail to text data.

The collected information is stored in a **database** (11) of a management unit (12). The stored customer data is analysed by an analyser for every predefined time. The analysed information is

transmitted to predefined destination through a transmitter (14).

USE - For sale promotion of product through newspaper and magazine advertisement.

ADVANTAGE - Prevents leakage of credit card number. Facilitates direct sales of product.

Dwg.1/7

Title Terms: **AUTOMATIC** ; LINE; CUSTOMER; INFORMATION; COLLECT; SYSTEM; ANALYSE; STORAGE; CUSTOMER; DATA; FIX; TIME; TRANSMIT; SPECIFIC; DESTINATION; POINT

Derwent Class: T01

International Patent Class (Main): **G06F-003/02**

File Segment: EPI

15/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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011948209 **Image available**

WPI Acc No: 1998-365119/199832

XRPX Acc No: N98-285163

System for sale of magazines by subscription - has terminals connected to cash registers that process data on smart card with periodic updating over telephone network of data held on central computer

Patent Assignee: GUERIN J (GUER-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2757656	A1	19980626	FR 9615737	A	19961220	199832 B

Priority Applications (No Type Date): FR 9615737 A 19961220

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
FR 2757656	A1	17		G06F-017/60	

Abstract (Basic): FR 2757656 A

The system has a **smart card** (2) with a fixed ROM memory (4) containing details of the **subscription** and a read/write memory holding transaction data. A number of terminals (8) capable of processing the **smart cards** are provided in various locations, coupled to cash registers.

The terminals have compatible card readers (6), a fixed memory containing a file of **smart cards**, a read/write memory holding transaction data and a modem (20) connected to the telephone network. The terminal can also create the **smart cards**. From time to time data is transferred over the telephone network from each terminal to a central computer installation (22).

ADVANTAGE - Allows quick tracking of change of address of subscriber and assists in collecting information on subscribers tastes to aid promotion of other **journals** or products.

Dwg.1/4

Title Terms: SYSTEM; SALE; **MAGAZINE** ; SUBSCRIBER; TERMINAL; CONNECT; CASH; REGISTER; PROCESS; DATA; SMART; CARD; PERIODIC; UPDATE; TELEPHONE; NETWORK; DATA; HELD; CENTRAL; COMPUTER

Derwent Class: T01; T04; T05

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): **G06F-151/00 ; G07F-007/08**

File Segment: EPI

15/5/9 (Item 9 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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011752460 **Image available**

WPI Acc No: 1998-169370/199815

XRPX Acc No: N98-134420

Stored value credit card or electronic payment chips mediation for

vendors and sellers - recording credit on accounting system and
registering credit uses in vendor registers and transferring between
these

Patent Assignee: LEIRFALL L (LEIR-I); OSTERHOLT K L (OSTE-I); SIGBJORNSEN S
(SIGB-I)

Inventor: LEIRFALL L; OSTERHOLT K L; SIGBJORNSEN S

Number of Countries: 078 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9808175	A1	19980226	WO 97NO208	A	19970819	199815 B
NO 9603456	A	19980223	NO 963456	A	19960820	199818
AU 9740349	A	19980306	AU 9740349	A	19970819	199830

Priority Applications (No Type Date): NO 963456 A 19960820

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9808175	A1	E	13	G06F-017/60	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG US UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT
KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9740349	A	G06F-017/60	Based on patent WO 9808175
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NO 9603456	A	G07F-007/08	
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Abstract (Basic): WO 9808175 A

The stored value card system has **smart cards** containing an amount of credit and an identification of the card's fund holding system. Users add value to the card at vending machines (A,B) which can represent different card suppliers. The value added to the card is recorded in an account (AIK,BIK) relating to the card vendor. The card is then used to purchase goods or services, e.g. parking **fees** (P). The fee value is removed from the card and also recorded in a register (R) relating to the **service provider**.

Immediately on-line, or by later transaction, the register values are transferred from the relevant card supplier account to the account of the **service provider**.

ADVANTAGE - Allows cards from different suppliers to be used as payment for services at unrelated providers.

Dwg.1/2

Title Terms: STORAGE; VALUE; CREDIT; CARD; ELECTRONIC; PAY; CHIP; VENDING;
RECORD; CREDIT; ACCOUNT; SYSTEM; REGISTER; CREDIT; VENDING; REGISTER;
TRANSFER

Derwent Class: T05

International Patent Class (Main): G06F-017/60 ; G07F-007/08

International Patent Class (Additional): G06F-157/00 ; G06F-157-00 ;

G07G-001/14

File Segment: EPI

15/5/10 (Item 10 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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011728889 **Image available**

WPI Acc No: 1998-145799/199813

XRPX Acc No: N98-115327

**Bridging method for targetting discount offers to card holders - involves
merchants providing discount offers that are matched to card holder
data to deliver offers and apply discounts**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: DOBBS M K; DUNCAN J; JOHNSON K W; LOFTESNESS S J; MAYES D; PEIRCE
R L; RHOADS B C

Number of Countries: 078 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9806050	A1	19980212	WO 97US13588	A	19970731	199813 B

AU 9739691 A 19980731 AU 9739691 A 19970731 99829
EP 978076 A1 20000201 EP 97937091 A 19970731 200012
WO 97US13588 A 19970731

Priority Applications (No Type Date): US 96690765 A 19960801

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9806050 A1 E 46 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT
KE LS LU MC MW NL OA PT SD SE SZ UG

EP 978076 A1 E G06F-017/60 Based on patent WO 9806050

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI NL
PT SE

AU 9739691 A G06F-017/60 Based on patent WO 9806050

Abstract (Basic): WO 9806050 A

The discount system involves interaction between **merchants** wishing to offer discounts and **credit card databases**. The **merchant** (1) supplies discount offers to an assignment computer (7).

The offer includes details of the card holder patterns for whom the offer is valid. This may involve data on which type of **merchants** the card holder has purchased from, holder location, or financial status.

The assignment computer matches the offers to the card holders in a priority manner. The set of current offers are delivered to the customer. When the customer subsequently purchases from the offer **merchants**, the discount is **automatically** applied.

ADVANTAGE - Provides a method of accurately targetting offers to customers without direct access to confidential information.

Dwg.1/2

Title Terms: BRIDGE; METHOD; TARGET; DISCOUNT; OFFER; CARD; HOLD; **MERCHANT**
; DISCOUNT; OFFER; MATCH; CARD; HOLD; DATA; DELIVER; OFFER; APPLY;
DISCOUNT

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

15/5/11 (Item 11 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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011394358 **Image available**

WPI Acc No: 1997-372265/199734

XRPX Acc No: N97-309176

Networked computerised **parking meter system** - includes meters connected to central database with motion detector detecting vehicle arrival and departure times to alter parking swipe card credit level accordingly

Patent Assignee: AMIRPANAHI F (AMIR-I)

Inventor: AMIRPANAHI F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5648906	A	19970715	US 95508394	A	19950731	199734 B

Priority Applications (No Type Date): US 95508394 A 19950731

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 5648906 A 17

Abstract (Basic): US 5648906 A

The system includes a series of meters connected via a fiber-optic network to a central **database**. The meters have a main body with removable back allowing maintenance. A mother board is positioned inside the body with electrical and fiber-optic cable connections and

rechargeable battery connected. A motion detector faces the front of the meter and is connected to the motherboard to detect arrival and departure times of a vehicle. An LCD faces the front of the meter and is connected to the motherboard. It indicates any unused parking time, parking time card identification data, parking rate and parking time allowed.

A numeric code pad comprises 10 numeric buttons from 0 to 9, an 'ENTER' button and a 'CANCEL' button. The pad occupies a front section of the meter and is connected to the motherboard. A magnetic strip reader is located at the front of the meter with an opening for insertion of parking charge cards. The parking charge cards are charged for used time only and the motion detector terminates use of the cards upon removal of the vehicle.

ADVANTAGE - Minimises waste of parking credit as unused parking fees are reccredited to charge card on removal of vehicle. Allows use of cards and coins. Provides simple to use system saving money for users. Allows fast location of illegal and available parking by wardens. Substantially reduces manpower required to maintain meter operation. Allows changes by central database of charges. Provides increased efficiency and decreased total cost of meters.

Dwg.4/5

Title Terms: COMPUTER; PARK; METER; SYSTEM; METER; CONNECT; CENTRAL; DATABASE; MOTION; DETECT; DETECT; VEHICLE; ARRIVE; DEPART; TIME; ALTER; PARK; CARD; CREDIT; LEVEL; ACCORD

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G07B-015/02; G07F-017/24

File Segment: EPI

15/5/12 (Item 12 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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011048193 **Image available**

WPI Acc No: 1997-026117/199703

XRFX Acc No: N97-021912

POS card lock method used to prevent unjust transaction of credit card in bank - involves referring received lock information with CAFIS centre and storing reference result in DB automatically through access part

Patent Assignee: NEC CORP (NIDE)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 8287161	A	19961101	JP 95113599	A	19950414	199703 B

Priority Applications (No Type Date): JP 95113599 A 19950414

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 8287161	A		6	G06F-017/60	

Abstract (Basic): JP 8287161 A

The lock method involves storing the lock information and credit card in a lock information DB (8) that is provided at POS terminal side.

A reflection part (10) carries out download of the lock information periodically from a card management host (A) and updates the contents of the DB. The lock information is referred from a CAFIS centre (12) and the result is automatically registered in the DB through an access part (3).

ADVANTAGE - Enables checking of use propriety of transactions. Reduces inquiry frequency during usage of credit card. Prevents unjust transaction of credit card.

Dwg.1/3

Title Terms: POS; CARD; LOCK; METHOD; PREVENT; TRANSACTION; CREDIT; CARD; BANK; REFER; RECEIVE; LOCK; INFORMATION; CENTRE; STORAGE; REFERENCE; RESULT; DECIBEL; AUTOMATIC; THROUGH; ACCESS; PART

Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

15/5/13 (Item 13 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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010979716 **Image available**
WPI Acc No: 1996-476665/199647
XRPX Acc No: N96-402048

Theme park information management system using smart card - has decision logic device which determines whether particular guest card should be accepted by product or service provider for requested product or service based on information stored in database

Patent Assignee: SEHR R P (SEHR-I)
Inventor: SEHR R P
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5566327	A	19961015	US 94272086	A	19940708	199647 B

Priority Applications (No Type Date): US 94272086 A 19940708

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5566327	A	20	G06F-017/30	

Abstract (Basic): US 5566327 A

The system includes an authenticating device for authenticating any particular one of a number of the theme park entities. Data are located, retrieved, and verified from a **database** distributed among the entities included in a guest card. Guest related data and theme park related information are entered, stored, and updated into the **database**. A decision logic device determines whether a particular guest card should be accepted by a product or **service provider** for a requested product or service based on information stored in the **database**. A security device protects guest card data and theme park operation.

ADVANTAGE - Reduces administration cost through automated data entry and retrieval, and **computerise** manipulation of information.
Improves productivity

Dwg.6a/8

Title Terms: THEME; PARK; INFORMATION; MANAGEMENT; SYSTEM; SMART; CARD;
DECIDE; LOGIC; DEVICE; DETERMINE; GUEST; CARD; ACCEPT; PRODUCT; SERVICE;
REQUEST; PRODUCT; SERVICE; BASED; INFORMATION; STORAGE; **DATABASE**

Derwent Class: T01; T05
International Patent Class (Main): G06F-017/30
File Segment: EPI

15/5/14 (Item 14 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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010936125 **Image available**
WPI Acc No: 1996-433075/199643
XRPX Acc No: N96-364927

Multiple merchants credit charge authorisation for customers - providing credit card authorisation terminal, which is adapted to obtain data from credit card and connectable to credit charge authorising entity

Patent Assignee: DUYCK M (DUYC-I)
Inventor: DUYCK M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5557087	A	19960917	US 95423674	A	19950413	199643 B

Priority Applications (No Type Date): US 95423674 A 19950413

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 5557087 A 8 G06F-005/00

Abstract (Basic): US 5557087 A

The method involves providing a **credit card** authorisation terminal, which is adapted to obtain data from a **credit card** and connectable to a credit charge authorising entity. A number of **merchants** are allowed to request **credit card** authorisation from the card authorisation terminal.

E.g. the enhanced terminal (10) allows each individual **merchant** to print and review his or her own transactions. Each **merchant** first initiates the transaction e.g. by entering an appropriate ID code, followed by standard routine. At the end of the business day that terminal may settle transactions for one or all **merchants** by **automatically** connecting a transaction processing entity for transmitting information for each **merchant**.

USE/ADVANTAGE - In card authorisation terminal for reading credit, debit, proprietary etc cards for obtaining charge authorisation for customer purchases.

Dwg.4/5

Title Terms: MULTIPLE; **MERCHANT**; CREDIT; CHARGE; AUTHORISE; CUSTOMER; CREDIT; CARD; AUTHORISE; TERMINAL; ADAPT; OBTAIN; DATA; CREDIT; CARD; CONNECT; CREDIT; CHARGE; AUTHORISE; ENTITY

Derwent Class: T01; T05

International Patent Class (Main): G06F-005/00

File Segment: EPI

15/5/15 (Item 15 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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010734172 **Image available**

WPI Acc No: 1996-231127/199624

XRPX Acc No: N96-193981

Home shopping method using interactive TV system and existing EFT network - storing customer credit or debit card and account information at two-way TV server for transmission to credit company or ATM network when purchase requested

Patent Assignee: AT & T CORP (AMTT)

Inventor: MERKLER D R; REEDER K R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2153727	A	19960220	CA 2153727	A	19950712	199624 B

Priority Applications (No Type Date): US 94293006 A 19940819

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
CA 2153727 A 20 G06F-017/60

Abstract (Basic): CA 2153727 A

The method enables a customer equipped with an interactive TV (ITV) terminal (12) to transmit order data to the ITV server (14) in response to a presentation of available goods and services. The customer is prompted to choose a payment method, e.g. by selecting from debit and **credit cards**. Individual data, pref. including details of the customer's bank account, **credit card** account, etc. and PINs are previously stored at the server, e.g. when the customer is first connected.

In the case of a direct debit, the bank account information is transmitted to a network gateway bank (20), which serves as an entry point to the ATM (**automatic** teller machine) network. Electronic debiting of the customer account takes place after balance checking, and a credit is sent to the **merchant**'s bank account. For **credit**

card payment, the credit card network is used in a similar way, the network gateway block again being employed.

USE/ADVANTAGE - Also for automated banking and payment of bills. Prior storage of customer card details obviates need for swiping when purchase made, or for dedicated hardware at customer premises. No need for merchant to verify approval since already done through appropriate network.

Dwg.1/3

Title Terms: HOME; SHOPPING; METHOD; INTERACT; TELEVISION; SYSTEM; EXIST; EFT; NETWORK; STORAGE; CUSTOMER; CREDIT; DEBIT; CARD; ACCOUNT; INFORMATION; TWO-WAY; TELEVISION; SERVE; TRANSMISSION; CREDIT; COMPANY; ATM; NETWORK; PURCHASE; REQUEST

Index Terms/Additional Words: **AUTOMATIC** ; TELLER; MACHINE; ELECTRONIC; FUNDS; TRANSFER; POINT; SALE; **POS** ; EFTPOS

Derwent Class: T01; T05; W02

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): H04N-007/173

File Segment: EPI

15/5/16 (Item 16 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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009864710 **Image available**

WPI Acc No: 1994-144570/199417

Related WPI Acc No: 1986-048230; 1997-011532

XRFX Acc No: N94-113889

Automated sales system for use with travel agency personnel - synergistically composes individual customised sales presentations and itineraries for clients from multiple permutations of data sources in fully automated fashion

Patent Assignee: LOCKWOOD L B (LOCK-I)

Inventor: LOCKWOOD L B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5309355	A	19940503	US 84613525	A	19840524	199417 B
			US 86822115	A	19860124	
			US 88152973	A	19880208	
			US 89396283	A	19890821	
			US 93116654	A	19930903	

Priority Applications (No Type Date): US 89396283 A 19890821; US 84613525 A 19840524; US 86822115 A 19860124; US 88152973 A 19880208; US 93116654 A 19930903

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5309355	A		13	G06F-015/20	CIP of application US 84613525 CIP of application US 86822115 CIP of application US 88152973 Cont of application US 89396283 CIP of patent US 4567359

Abstract (Basic): US 5309355 A

The appts. composes individualized sales presentations created by various data sources from customer profiles managed by **organizational** hierarchy matrixes directed by **multiple** operating programs. The apparatus provides appts. for synergistically creating and displaying customized presentations in a convenient manner for both the client and salesperson. **Organizational** hierarchies of data sources are arranged so that an infinite number of sales presentation configurations can be created.

Multiple microprograms **automatically** compose the sales presentations initiated by determinants received from client profiles stored on optical memory or **smart cards**, sales agent assessment of client profiles or centralized sales systems responsive to client profiles.

ADVANTAGE - Achieves more accurate, efficient and comprehensive marketing presentation.

Dwg.1/6

Title Terms: **AUTOMATIC** ; SALE; SYSTEM; TRAVEL; AGENT; PERSONNEL;
SYNERGISTIC; COMPOSE; INDIVIDUAL; CUSTOMISATION; SALE; PRESENT; ITINERARY
; CLIENT; MULTIPLE; PERMUTATION; DATA; SOURCE; **AUTOMATIC** ; FASHION

Derwent Class: T01

International Patent Class (Main): **G06F-015/20**

File Segment: EPI

15/5/17 (Item 17 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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008291940 **Image available**

WPI Acc No: 1990-178941/199023

XRPX Acc No: N90-139070

**Automatic fee collecting and receipt dispensing system - used for
paying for local and-or national authority services requiring specific
types of printed receipts**

Patent Assignee: AMERICAN REGISTRATION SYSTEMS INC (AMRE-N)

Inventor: ROUSSEFF C M; WINN R K

Number of Countries: 014 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9005341	A	19900517				199023 B
CA 2001887	A	19900501				199026
AU 8944890	A	19900528				199035
US 4970655	A	19901113	US 88265762	A	19881101	199048
EP 441823	A	19910821	EP 89912021	A	19891016	199134
EP 441823	A4	19940317	EP 89912021	A	19890000	199525
EP 441823	B1	19970702	EP 89912021	A	19891016	199731
			WO 89US4633	A	19891016	
DE 68928147	E	19970807	DE 628147	A	19891016	199737
			EP 89912021	A	19891016	
			WO 89US4633	A	19891016	

Priority Applications (No Type Date): US 88265762 A 19881101

Cited Patents: US 32115; US 3943335; US 4023013; US 4319336; US 4359631; US

4484304; US 4567359; 1.Jnl.Ref; GB 1394631; JP 62286168; US 4247759; US

4449186; US 4831526; US 4795763

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9005341	A		B		
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Designated States (National): AU JP

Designated States (Regional): AT BE CH DE FR GB IT LU NL SE

EP 441823	A		B		
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Designated States (Regional): DE FR GB IT

EP 441823	B1	E	19	B	Based on patent WO 9005341
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Designated States (Regional): DE FR GB IT

DE 68928147	E		B		Based on patent EP 441823
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Based on patent WO 9005341

CA 2001887	A		B		
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AU 8944890	A		B		
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US 4970655	A		B		
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EP 441823	A4		B		
-----------	----	--	---	--	--

Abstract (Basic): WO 9005341 A

A system, particularly designed for vehicle registration.a
Transactions and the like, comprises an outer housing with customer
interface (18, 20) for displaying information tp a customer and for
accepting fee payment (34), and a dispenser assembly (40), for storing
forms specific to the transaction, together with a printer for printing
information in the blank areas of the forms.

A computer (28) controls the operation of the customer interface
and the dispenser assembly, and is linked via an interface (30, 33) to
a remote **database** (31), containing transaction and fee information
which is compared with the information input by the customer so that

the transaction can be verified and approved. The computer is also linked (36) to the **credit card** network (38) to verify satisfactory fee payment.

ADVANTAGE - Convenient, easily accessible means for paying **fees** .
(34pp Dwg.No.3/7)

Title Terms: **AUTOMATIC** ; FEE; COLLECT; RECEIPT; DISPENSE; SYSTEM; PAY;
LOCAL; NATION; AUTHORISE; SERVICE; REQUIRE; SPECIFIC; TYPE; PRINT;
RECEIPT

Derwent Class: P27; T01; T05

International Patent Class (Main): **G06F-015/00**

International Patent Class (Additional): A47F-003/02; **G06F-017/60**

File Segment: EPI; EngPI

15/5/18 (Item 18 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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002141980

WPI Acc No: 1979-G1915B/197929

Automatic **wrapping system** for credit cards - has transfer mechanism moving cards in pairs from two magazines to folding position over envelope web

Patent Assignee: DATA CARD CORP (DATA-N)

Inventor: HEWITT D W; SEIBEL D D

Number of Countries: 005 Number of Patents: 010

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 2900235	A	19790712	DE 2900235	A	19790104	197929 B
GB 2012243	A	19790725				197930
FR 2449631	A	19801024				198049
CA 1102605	A	19810609				198127
GB 2067172	A	19810722				198130
GB 2012243	B	19820804				198231
GB 2067172	B	19821110				198245
CA 1161292	A	19840131				198410
US 5058873	A	19911022				199145
DE 2900235	C	19911121				199147

Priority Applications (No Type Date): US 78866941 A 19780104; US 80121044 A 19800213

Abstract (Basic): DE 2900235 A

An **automatic** wrapping system for enveloping credit cards ready for posting uses a computer controlled system with magazine input and output. **Two magazines** of preprinted and formed credit cards (102) are located side by side. A transfer mechanism moves the cards in pairs to a station (700) where they are placed in the correct position over folded envelope material (502).

The cards together with the envelope material move on to a cutting station (800) and final wrapping. When completed the envelopes are discharged into **magazines** (1100) ready for dispatch.

Title Terms: **AUTOMATIC** ; WRAP; SYSTEM; CREDIT; CARD; TRANSFER; MECHANISM; MOVE; CARD; PAIR; TWO; **MAGAZINE** ; FOLD; POSITION; ENVELOPE; WEB

Derwent Class: P76; Q31; Q32; Q36; T01; T04

International Patent Class (Additional): B42F-005/06; B65B-005/00;

B65C-001/00; B65D-027/10; B65H-029/00; B65H-037/00; B65H-039/14;

B65H-043/00; **G06F-015/30** ; G06K-007/08; G06K-013/02; G06K-019/00

File Segment: EPI; EngPI

15/5/19 (Item 19 from file: 347)

DIALOG(R)File 347:JAPIO

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04571254 **Image available**

AUTOMATIC BANK PAYMENT SYSTEM

PUB. NO.: 06-243154 [JP 6243154 A]

PUBLISHED: September 0, 1994 (19940902)
 INVENTOR(s): KUREBAYASHI KOUSHIHIKO
 APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP
 (Japan)
 APPL. NO.: 05-029165 [JP 9329165]
 FILED: February 18, 1993 (19930218)
 INTL CLASS: [5] G06F-015/26 ; G06F-015/30 ; G07D-009/00
 JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4
 (PRECISION INSTRUMENTS -- Business Machines)
 JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking)
 JOURNAL: Section: P, Section No. 1836, Vol. 18, No. 631, Pg. 31,
 November 30, 1994 (19941130)

ABSTRACT

PURPOSE: To purchase a necessary seat ticket on the spot by providing a vacant/ full state retrieving function for seats of an air craft, a theater, etc., a reserving function for a seat at the time when there is a vacant seat and a ticket issuing function to the reserved seat, in business of an **automatic** payment machine of a bank account system.

CONSTITUTION: Necessary data is inputted from a terminal system 101, and a processing is advanced, while utilizing a seat reservation management **data base** 103 of affiliated airlines companies and railroad companies. In a bank account system 104, in the case a user executes transaction with a bank, at the time of purchasing a ticket, in the case the payment method is designated as debiting from a bank deposit account by a cash card, the processing is advanced, while utilizing a account system ledger 105. In an external connection system 106, in the case the user obtains a ticket by utilizing a **credit card**, the processing is advanced, while utilizing a customer information **file** 107 and an affiliated credit company **file** 108. The sales price is debited on a payment designated day from the user's bank deposit account by a batch processing of a **journal** 109.

15/5/20 (Item 20 from file: 347)
 DIALOG(R)File 347:JAPIO
 (c) 2000 JPO & JAPIO. All rts. reserv.

04424440 **Image available**
AUTOMATIC TRANSACTION MACHINE

PUB. NO.: 06-068340 [JP 6068340 A]
 PUBLISHED: March 11, 1994 (19940311)
 INVENTOR(s): WAKAMATSU SHIGEO
 APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP
 (Japan)
 APPL. NO.: 04-216178 [JP 92216178]
 FILED: August 13, 1992 (19920813)
 INTL CLASS: [5] G07D-009/00; G06F-015/21 ; G06F-015/30
 JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4
 (INFORMATION PROCESSING -- Computer Applications)
 JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking)
 JOURNAL: Section: P, Section No. 1754, Vol. 18, No. 312, Pg. 151, June
 14, 1994 (19940614)

ABSTRACT

PURPOSE: To provide the **automatic** transaction machine which can collate the total amount of money of paid for purchased articles by using a **credit card** .

CONSTITUTION: The host system 53 of a center is provided with a cashing **file** 59 wherein transaction information regarding cashing transaction is **filed** by card **membership** numbers and a use price **file** 60 wherein use price information on articles purchased by using **credit cards** is **filed** by the card **membership** numbers. When cashing transaction are selected by user's operation, the cashing transaction are done by accessing cashing **file** 59. Further, when use price total amount collation transaction is selected by user's operation, the total amount of money paid by the user is

retrieved by accessing the use price file 60 on the basis of data recorded on the credit card inserted by the user and displayed out on a CRT display device.

15/5/21 (Item 21 from file: 347)
DIALOG(R) File 347:JAPIO
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01360972 **Image available**
TERMINAL DEVICE FOR SETTLEMENT OF CREDIT TRANSACTION

PUB. NO.: 59-072572 [JP 59072572 A]
PUBLISHED: April 24, 1984 (19840424)
INVENTOR(s): TATEISHI KAZUMA
SHINOHARA YOSHITSUGU
APPLICANT(s): OMRON TATEISI ELECTRONICS CO [000294] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 57-183883 [JP 82183883]
FILED: October 19, 1982 (19821019)
INTL CLASS: [3] G06F-015/21 ; G06F-015/30
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking)
JOURNAL: Section: P, Section No. 295, Vol. 08, No. 179, Pg. 154,
August 17, 1984 (19840817)

ABSTRACT

PURPOSE: To attain the automatic settlement of credit transactions and to reduce the load for the settlement processing, by providing a data file on the account of a credit company to a terminal device for settlement of credit transaction.

CONSTITUTION: A terminal device 1 is controlled by a CPU11 containing a memory 12. Then a communication controller 13 for communication with a center 20, a card reader 14 for magnetic record data of a credit card and a davit card DC, a key board 2, a display device 4, and a printer 15 which prints the transfer data to a receipt and a journal are connected to the CPU11. The controller 13 contains an automatic dial device and an MODEM.

Set	Items	Description
S1	89	AU=(BOYLE, K? OR BOYLE, K?)
S2	4	AU=(MAISTRE M? OR MAISTRE, M?)
S3	32589	(CREDIT OR BANK OR CHARGE)()CARD? OR BANKCARD? OR CHARGECA- RD? OR CREDITCARD? OR MC OR VISA OR CHIPCARD OR SMARTCARD? OR (CHIP OR SMART)()CARD?
S4	0	S1 AND S2
S5	0	(S1 OR S2) AND S3
S6	93	(S1 OR S2)
S7	1	S6 AND (PAYMENT? OR SUBSCRIB? OR DUES? OR AUTOCHARGE? OR C- LUB OR CLUBS)

File 77:Conference Papers Index 1973-2000/Jul

(c) 2000 Cambridge Sci Abs

File 35:Dissertation Abstracts Online 1861-2000/Jul

(c) 2000 UMI

File 583:Gale Group Globalbase(TM) 1986-2000/Aug 16

(c) 2000 The Gale Group

File 2:INSPEC 1969-2000/Aug W2

(c) 2000 Institution of Electrical Engineers

File 65:Inside Conferences 1993-2000/Aug W2

(c) 2000 BLDSC all rts. reserv.

File 233:Internet & Personal Comp. Abs. 1981-2000/Jul

(c) 2000 Info. Today Inc.

File 99:Wilson Appl. Sci & Tech Abs 1983-2000/Jul

(c) 2000 The HW Wilson Co.

7/5/1 (Item 1 from e: 35)
DIALOG(R) File 35:Dissertation Abstracts Online
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915615 ORDER NO: AAD86-01821

**ESSAYS ON THE VALUATION OF NONMARKET RESOURCES: CONCEPTUAL ISSUES AND
EMPIRICAL CASE STUDIES (ILLINOIS, WISCONSIN)**

Author: **BOYLE, KEVIN J.**

Degree: PH.D.

Year: 1985

Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MADISON (0262)

Source: VOLUME 47/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 998. 212 PAGES

Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

A major issue in cost-benefit analysis is how to conceptualize and estimate the total value of an environmental asset. Many economists have come to realize that measures of total value must include more than direct use values. However, if environmental cost-benefit analysis is to be a useful policy guide, it will thrive or perish on the logic and empirical validity of the concepts used. To explore these issues, this dissertation is organized as a set of four separate essays.

The objective of the research reported in Essay 1 was to develop a utility theoretic conceptualization of total value under conditions of certainty, with special consideration for existence values. It is argued that use is not a homogeneous category and that several types of use must be considered in a total valuation framework. The incorporation of existence values is built on altruistic motives. Essay 1 also contains a brief discussion of measurement issues, with the conclusion that contingent-valuation is the only tool that is capable of measuring all of the components of total value, and therefore, total value.

There are five basic techniques of applying the contingent-valuation method. The research reported in Essay 2 asks whether one of three most commonly used techniques (bidding, **payment** cards and dichotomous choice) performs better than the others. The research results indicate that no one technique is superior, but bidding did turn out to be an inferior technique. The dichotomous-choice technique was chosen for the valuation applications reported in Essays 3 and 4.

The final objective was met by estimating values for two of Wisconsin's endangered species of wildlife and the Illinois Beach State Nature Preserve. The valuation of endangered species, reported in Essay 3, is a relatively straightforward application of the conceptual framework developed in Essay 1. The study of the Illinois Beach State Nature Preserve, reported in Essay 4, is a somewhat different application in that it is a natural area that is characterized by various unique attributes. The estimation results indicate substantial values that are not associated with the direct use of these environmental assets.

Set	Items	Descript
S1	5	AU=(BOYLE K? OR BOYLE, K?)
S2	3	AU=(MAISTRE M? OR MAISTRE, M?)
S3	40633	(CREDIT OR BANK OR CHARGE)()CARD? OR BANKCARD? OR CHARGECA- RD? OR CREDITCARD? OR MC OR VISA OR CHIPCARD OR SMARTCARD? OR (CHIP OR SMART)()CARD?
S4	0	S1 AND S2
S5	0	(S1 OR S2) AND S3
S6	8	S1 OR S2
S7	8	IDPAT (sorted in duplicate/non-duplicate order)
S8	7	IDPAT (primary/non-duplicate records only)

File 348:European Patents 1978-2000/Aug W02

(c) 2000 European Patent Office

File 349:PCT FULLTEXT 1983-2000/UB=20000803,UT=20000720

(c) 2000 WIPO/MICROPAT

8/5/1 (Item 1 from e: 348)

DIALOG(R)File 348:European Patents

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01101820

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

ANTENNA DIVERSITY SYSTEM

ANTENNENDIVERSITYSYSTEM

SYSTEME D'ANTENNES DIVERSIFIE

PATENT ASSIGNEE:

Koninklijke Philips Electronics N.V., (200769), Groenewoudseweg 1, 5621
BA Eindhoven, (NL), (Applicant designated States: all)

INVENTOR:

EVANS, David, H., Prof. Holstlaan 6, NL-5656 AA Eindhoven, (NL)

BOYLE, Kevin, R., Prof. Holstlaan 6, NL-5656 AA Eindhoven, (NL)

CALDWELL, Richard, J., Prof. Holstlaan 6, NL-5656 AA Eindhoven, (NL)

LEGAL REPRESENTATIVE:

Tangena, Antonius Gerardus et al (75422), Philips Electronics UK Ltd.,
Cross Oak Lane, Red Hill, Surrey RH1 5HA, (GB)

PATENT (CC, No, Kind, Date): EP 992117 A2 000412 (Basic)
WO 9955012 991028

APPLICATION (CC, No, Date): EP 99909146 990401; WO 99IB575 990401

PRIORITY (CC, No, Date): GB 9808401 980422; GB 9901789 990128

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: H04B-001/00

NOTE:

No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 20000412 A2 Published application without search report

Application: 991222 A2 International application. (Art. 158(1))

Examination: 20000412 A2 Date of request for examination: 20000124

Application: 991222 A2 International application entering European
phase

LANGUAGE (Publication,Procedural,Application): English; English; English

8/5/2 (Item 2 from file: 348)

DIALOG(R)File 348:European Patents

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01038656

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Control processes for linear voice coil actuator

Steuerverfahren fur linearen Schwingspulenbetatiger

Procedes de commande d'un actionneur a bobine lineaire mobile

PATENT ASSIGNEE:

SYSTEMS, MACHINES, AUTOMATION COMPONENTS CORPORATION, (1550672), 5807 Van
Allen Way, Carlsbad, California 92008, (US), (Applicant designated
States: all)

INVENTOR:

Sheaffer, Michael S., 2046 Badger Glenn, Escondido, California 92029,
(US)

Huang, David, 2704 Socorro Lane, Carlsbad, California 92009, (US)

Ferris, Michael A., 746 Black Hawk Circle, Vista, California 92083, (US)

Neff, Edward A., 16535 El Camino Real, Rancho Santa Fe, California 92067,
(US)

Haidos, Steve, 3465 Bumann Road,, Encinitas, California 92024, (US)

Stom. Dennis, 871 Stevens Avenue, 1306, Solana Beach, California 92075,
(US)

Boyle, Kieran , 7130 Shoreline Drive, 1112, San Diego, California 92122,
(US)

LEGAL REPRESENTATIVE:

Thomas, Philip John Duval (76811), Eric Potter Clarkson, Park View House,
58 The Ropewalk, Nottingham NG1 5DD, (GB)

PATENT (CC, No, Kind, Date): EP 921456 A2 990609 (Basic)
EP 921456 A3 000510

APPLICATION (CC, No, Date): EP 98309582 981124;

PRIORITY (CC, No, Date): US 985493 971205

DESIGNATED STATES: AT; B; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G05B-019/39

ABSTRACT EP 921456 A2

A controller for a voice coil actuator includes sensors that are connected with the actuator probe to monitor both the linear and angular position of the probe, as well as the axial and rotational forces on the probe. Using predetermined instructions, the probe can be controlled in either an open loop mode or in a closed loop feedback mode, for either static or dynamic operations. For static operations, the axial and rotational forces on the probe can be controlled by referencing set values for the forces which are to be applied to/by the probe. For dynamic operations, in addition to the axial and rotational forces on the probe, the linear and angular movements of the probe can be controlled. In the closed loop mode, linear and angular positions, velocities, and accelerations can be used for control. In its operation, the controller selectively establishes linear and rotational movements and forces for the probe which are useful in accomplishing the wide variety of tasks wherein such forces and movements are required.

ABSTRACT WORD COUNT: 170

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Search Report: 000510 A3 Separate publication of the search report
Application: 990609 A2 Published application (A1with Search Report
;A2without Search Report)
Change: 990707 A2 Inventor (change)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9923	761
SPEC A	(English)	9923	4538
Total word count - document A			5299
Total word count - document B			0
Total word count - documents A + B			5299

8/5/3 (Item 3 from file: 348)

DIALOG(R)File 348:European Patents

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00849182

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Soft landing method for probe assembly

Verfahren zum weichen Absetzen einer Stiftanordnung

Procede pour poser en douceur un montage de sonde

PATENT ASSIGNEE:

SYSTEMS, MACHINES, AUTOMATION COMPONENTS CORPORATION, (1550672), 5807 Van Allen Way, Carlsbad, California 92008, (US), (Proprietor designated states: all)

INVENTOR:

Leung, Arthur T., 15906 Avenida Calms, Rancho Santa Fe, California 92067, (US)
Neff, Edward A., 16535 El Camino Real, Rancho Santa Fe, California 92067, (US)
Sheaffer, Michael S., 2046 Badger Glen, Escondido, California 92029, (US)
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Quashnock,Joseph M., 2718 Unicornio Street, Carlsbad, California 92009, (US)

LEGAL REPRESENTATIVE:

MacGregor, Gordon (33391), Eric Potter Clarkson, Park View House, 58 The

Ropewalk, Nottingham G1 5DD, (GB)
PATENT (CC, No, Kind, Date): EP 784252 A1 970716 (Basic)
EP 784252 B1 991229
APPLICATION (CC, No, Date): EP 96307633 961022;
PRIORITY (CC, No, Date): US 587878 960111
DESIGNATED STATES: CH; DE; ES; FR; GB; IT; LI; NL
INTERNATIONAL PATENT CLASS: G05B-019/18; G01B-007/00; G01B-021/04;
B23Q-015/22
CITED PATENTS (EP B): EP 277656 A; US 3993565 A; US 4215301 A; US 4484118 A
; US 4547847 A; US 5414620 A; US 5430360 A; US 5446323 A

NOTE:

Figure number on first page: 1
LEGAL STATUS (Type, Pub Date, Kind, Text):
Application: 970716 A1 Published application (A1with Search Report
;A2without Search Report)
Examination: 980114 A1 Date of filing of request for examination:
971114
Examination: 980304 A1 Date of despatch of first examination report:
980119
Grant: 991229 B1 Granted patent
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language Update Word Count
CLAIMS B (English) 199952 1062
CLAIMS B (German) 199952 971
CLAIMS B (French) 199952 1193
SPEC B (English) 199952 5141
Total word count - document A 0
Total word count - document B 8367
Total word count - documents A + B 8367

8/5/4 (Item 4 from file: 348)
DIALOG(R)File 348:European Patents
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00185076

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Prestressed tress beam with elements in buckling state.

Vorgespannter Fachwerktrager mit Elementen in geknicktem Zustand.

Poutre treillis precontrainte a elements en etat de flambage.

PATENT ASSIGNEE:

SOCIETE EUROPEENNE DE PROPULSION (S.E.P.) Societe Anonyme dite:, (292185)
, 24 Rue Salomon de Rothschild, F-92150 Suresnes, (FR), (applicant
designated states: DE;GB;IT)

INVENTOR:

Maistre, Michel Antoine , 19, rue d'Austerlitz, F-33200 Bordeaux, (FR)

LEGAL REPRESENTATIVE:

Joly, Jean-Jacques et al (39741), CABINET BEAU DE LOMENIE 55, rue
d'Amsterdam, F-75008 Paris, (FR)

PATENT (CC, No, Kind, Date): EP 154577 A1 850911 (Basic)
EP 154577 B1 880921

APPLICATION (CC, No, Date): EP 85400231 850213;

PRIORITY (CC, No, Date): FR 842525 840220

DESIGNATED STATES: DE; GB; IT

INTERNATIONAL PATENT CLASS: E04H-012/16; E04B-001/19;

CITED PATENTS (EP A): FR 1377291 A; GB 2038914 A; US 3665670 A; DE 2025704
A; DE 618523 C; US 4207715 A

ABSTRACT EP 154577 A1

Poutre treillis precontrainte a elements en etat de flambage.

La poutre est formee par la repetition reguliere le long de l'axe de la
poutre de mailles elementaires polyedriques (11) ayant chacune deux faces
d'extremite paralleles identiques en forme de polygones reguliers a n
cotes qui constituent les faces communes avec les mailles voisines, et 2n
faces laterales triangulaires formees en reliant chaque sommet d'une face
d'extremite aux deux plus proches sommets de la face d'extremite opposee
; les aretes de la maille elementaire sont materialisees par des elements

(14, 15) qui sont en permanence sollicités en traction, tandis que des barres rigides (16) en état de flambage relient chaque sommet de la maille élémentaire à son centre.

ABSTRACT WORD COUNT: 119

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 850911 A1 Published application (A1with Search Report
;A2without Search Report)
Examination: 860507 A1 Date of filing of request for examination:
860308
Examination: 870520 A1 Date of despatch of first examination report:
870406
*Assignee: 880831 A1 Applicant (transfer of rights) (change):
SOCIETE EUROPEENNE DE PROPULSION (S.E.P.)
Societe Anonyme dite: (292185) 24 Rue Salomon
de Rothschild F-92150 Suresnes (FR) (applicant
designated states: DE;GB;IT)
*Assignee: 880831 A1 Previous applicant in case of transfer of
rights (change): SOCIETE EUROPEENNE DE
PROPULSION Societe Anonyme dite: (468070) 3,
Avenue du General de Gaulle F-92800 Puteaux
(FR) (applicant designated states: DE;GB;IT)
Grant: 880921 B1 Granted patent
Oppn None: 890913 B1 No opposition filed
LANGUAGE (Publication,Procedural,Application): French; French; French

8/5/5 (Item 5 from file: 348)
DIALOG(R)File 348:European Patents
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00081528

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Composite structure, method and matrix for fabricating such a structure.

**Zusammengesetzte Struktur und Verfahren und Matrix zur Herstellung einer
derartigen Struktur.**

**Nouvelle structure composite et procede et matrice destines a la
fabrication d'une telle structure.**

PATENT ASSIGNEE:

SOCIETE EUROPEENNE DE PROPULSION Societe Anonyme dite:, 3, Avenue du
General de Gaulle, F-92800 Puteaux, (FR), (applicant designated states:
DE;GB;IT;SE)

INVENTOR:

Maistre, Michel Antoine, 19, rue d'Austerlitz, F-33200 Bordeaux, (FR)
LEGAL REPRESENTATIVE:

Joly, Jean Jacques et al, CABINET BEAU DE LOMENIE 55, rue d'Amsterdam,
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PATENT (CC, No, Kind, Date): EP 57637 A2 820811 (Basic)
EP 57637 A3 820825
EP 57637 B1 840815

APPLICATION (CC, No, Date): EP 82400139 820126;

PRIORITY (CC, No, Date): FR 811733 810129

DESIGNATED STATES: DE; GB; IT; SE

INTERNATIONAL PATENT CLASS: B29D-003/02; C04B-035/52; F16S-001/14;
E04B-002/46;

CITED PATENTS (EP A): FR 2433003 A; EP 32858 A; FR 2446175 A; FR 2398705 A;
US 2106177 A

ABSTRACT EP 57637 A2

Nouvelle structure composite et procede et matrice destines a la
fabrication d'une telle structure.

La structure comprend une matrice formee par la juxtaposition
d'elements de matrice (10) prefabriques, solides, presentant chacun au
moins une cavite s'etendant d'un cote a un autre de l'element de matrice,
et disposees de maniere que les cavites alignees des elements de matrice
juxtaposes forment des logements rectilignes dans lesquels on met en
place des elements de renfort (31, 32, 33, 34) qui forment au moins
quatre faisceaux differents constitues chacun d'une pluralite d'elements

de renfort paralleles une meme direction particuliere et repartis dans tout le volume de la structure, les elements de renfort realisant un verrouillage de l'assemblage d'elements de matrice pour former une structure composite coherente.

ABSTRACT WORD COUNT: 125

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 820811 A2 Published application (A1with Search Report
;A2without Search Report)
Search Report: 820825 A3 Separate publication of the European or
International search report
Examination: 830330 A2 Date of filing of request for examination:
830115
Grant: 840815 B1 Granted patent
Oppn None: 850814 B1 No opposition filed
LANGUAGE (Publication,Procedural,Application): French; French; French

8/5/6 (Item 6 from file: 348)

DIALOG(R)File 348:European Patents

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00054193

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Tridimensional annular structure.

Dreidimensionale ringformige Struktur.

Structure tridimensionnelle annulaire.

PATENT ASSIGNEE:

SOCIETE EUROPEENNE DE PROPULSION (S.E.P.) Societe Anonyme dite:, 3,
avenue du General de Gaulle, F-92800 Puteaux, (FR), (applicant
designated states: DE;GB;IT;SE)

INVENTOR:

Maistre, Michel Antoine , 19, rue d'Austerlitz, F-33200 Bordeaux, (FR
LEGAL REPRESENTATIVE:

Joly, Jean-Jacques et al , CABINET BEAU DE LOMENIE 55, rue d'Amsterdam,
F-75008 Paris, (FR)

PATENT (CC, No, Kind, Date): EP 32858 A1 810729 (Basic)
EP 32858 B1 841212

APPLICATION (CC, No, Date): EP 81400041 810114;

PRIORITY (CC, No, Date): FR 801009 800117

DESIGNATED STATES: DE; GB; IT; SE

INTERNATIONAL PATENT CLASS: D04H-003/07;

CITED PATENTS (EP A): GB 2040805 A; FR 2421056 A; US 3577294 A; FR 2424888
A; DE 3000436 A

ABSTRACT EP 32858 A1

Structure tridimensionnelle annulaire.

Structure tridimensionnelle annulaire formee d'elements filiformes s'entrecroisant regulierement et repartis en plusieurs familles d'elements occupant une meme disposition au sein de la structure. Pour obtenir une structure indelaminable ayant une repartition spatiale de ses proprietes mecaniques ou physiques selectionnable, on utilise deux familles d'elements helicoidaux (HD, HG) disposees en nappes cylindriques suivant des helices de meme pas et de sens opposes, deux familles d'elements meridiens obliques (MO1, MO2) disposees en nappes meridiennees avec des inclinaisons opposees par rapport a l'axe et une famille d'elements radiaux (R) en nappes meridiennees et/ou circonferentiels (C) en nappes cylindriques et/ou axiaux en nappes meridiennees ou cylindriques.

ABSTRACT WORD COUNT: 107

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 810729 A1 Published application (A1with Search Report
;A2without Search Report)
Examination: 820310 A1 Date of filing of request for examination:
811221
Grant: 841212 B1 Granted patent
Oppn None: 851227 B1 No opposition filed
LANGUAGE (Publication,Procedural,Application): French; French; French

8/5/7 (Item 7 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00393455

**METHOD AND APPARATUS FOR SCORING A TAMPER-INDICATING PLASTIC CLOSURE
PROCEDE ET APPAREIL DESTINES A PRODUIRE DES ENTAILLES SUR UNE FERMETURE
PLASTIQUE INVIOLEABLE**

Patent Applicant/Assignee:

H-C INDUSTRIES INC
BOYLE Kevin E
ROBBINS Paul W
GONSER Heinz O
MILLER Peter S

Inventor(s):

BOYLE Kevin E
ROBBINS Paul W
GONSER Heinz O
MILLER Peter S

Patent and Priority Information (Country, Number, Date):

Patent: WO 9524299 A1 19950914
Application: WO 95US2839 19950307 (PCT/WO US9502839)
Priority Application: US 94207943 19940308

Designated States: AM; AT; AU; BB; BG; BR; BY; CA; CH; CN; CZ; DE; DK; EE;
ES; FI; GB; GE; HU; JP; KE; KG; KP; KR; LR; LT; LU; LV; MD; MG; MN; MW;
MX; NL; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; TJ; TT; UA; VN; KE;
MW; SD; SZ; UG; AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LU; MC; NL;
PT; SE; BF; BJ; CI; CM; GA; GN; ML; MR; NE; SN; TD; TG

Main International Patent Class: B26D-001/62;

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6317

English Abstract

A method and apparatus (10) for vertically scoring a tamper- indicating plastic closure includes a rotatably-driven carousel (34) which includes mandrel assemblies (36) at the periphery thereof. Each mandrel assembly includes a rotatable mandrel (46) on which a respectively closure (12) is positioned in operative association, so that the mandrel and closure are moved relative to an associated scoring mechanism. The scoring mechanism (42) includes at least one, and preferably a plurality, of rotatably driven scoring blades, with each blade arranged to engage and cut the pilfer band of a respective closure. Significantly, the system can be operated so as to closely approximate the preferred radial movement of the blade with respect to the closure, thus minimizing "digging" of the scoring blade into the plastic of the closure.

French Abstract

Procede et appareil (10) permettant de produire des entailles verticales sur une fermeture en matiere plastique inviolable. Cet appareil comprend un carrousel entraine en rotation (34), pourvu d'ensembles mandrin (36) au niveau de sa peripherie. Chaque ensemble mandrin comprend un mandrin rotatif (46) sur lequel une fermeture respective (12) est positionnee de maniere a cooperer avec ledit mandrin et afin que ce dernier et la fermeture puissent etre deplaces par rapport a un mecanisme de production d'entailles associe. Ce mecanisme (42) comprend au moins une, et de preference plusieurs, lames a entaille entrainees en rotation, dont chacune est concue pour entrer en contact avec une bande antivol menagee sur une fermeture respective et pour la couper. Ce systeme peut presenter un fonctionnement qui se rapproche sensiblement du deplacement radial ideal de la lame par rapport a la fermeture, reduisant ainsi au minimum la penetration de la lame dans la matiere plastique de la fermeture.

Set	Items	Description
S1	6	AU=(BOYLE K? OR BOYLE, K?)
S2	7	AU=(MAISTRE M? OR MAISTRE, M?)
S3	16303	(CREDIT OR BANK OR CHARGE)()CARD? OR BANKCARD? OR CHARGECA- RD? OR CREDITCARD? OR MC OR VISA OR CHIPCARD OR SMARTCARD? OR (CHIP OR SMART)()CARD?
S4	0	S1 AND S2
S5	0	(S1 OR S2) AND S3
S6	13	S1 OR S2
S7	13	IDPAT (sorted in duplicate/non-duplicate order)
S8	12	IDPAT (primary/non-duplicate records only)

File 344:Chinese Patents ABS Apr 1985-2000/Aug

(c) 2000 European Patent Office

File 347:JAPIO Oct 1976-2000/Mar(UPDATED 000801)

(c) 2000 JPO & JAPIO

File 350:DERWENT WPIX 1963-2000/UD=, UM=, & UP=200038

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8/5/1 (Item 1 from file: 350)
DIALOG(R) File 350:DERWENT WPIX
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012880900 **Image available**
WPI Acc No: 2000-052734/200004
XRPX Acc No: N00-041163

Antenna diversity system for wireless data link in business or domestic environments, cordless and cellular telecommunication systems

Patent Assignee: KONINK PHILIPS ELECTRONICS NV (PHIG); PHILIPS AB (PHIG)

Inventor: BOYLE K R ; CALDWELL R J; EVANS D H
Number of Countries: 021 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9955012	A2	19991028	WO 99IB575	A	19990401	200004 B
EP 992117	A2	20000412	EP 9909146	A	19990401	200023
			WO 99IB575	A	19990401	

Priority Applications (No Type Date): GB 991789 A 19990128; GB 988401 A 19980422

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9955012	A2	E	22	H04B-000/00	
Designated States (National): CN JP KR					
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE					
EP 992117	A2	E		H04B-001/00	Based on patent WO 9955012
Designated States (Regional): DE FR GB IT					

Abstract (Basic): WO 9955012 A2

NOVELTY - A pair of antennas (202,212) are connected to a beam forming unit such as hybrid coupler, and to a common point (222) through semiconductor switches (204,214). A control unit (228) regulates the hybrid coupler which provides a set of antenna beam patterns.

DETAILED DESCRIPTION - The common connection point is connected to a receiver (224) and a signal quality measuring unit (226). An INDEPENDENT CLAIM is also included for the operating method of antenna diversity system.

USE - For wireless data link in business or domestic environments, cordless and cellular telecommunication system e.g. digital enhanced cordless telecommunication, global system for mobile communication.

ADVANTAGE - Enables simultaneous reception of two antenna beam patterns for signal quality measurement and comparison. Requires only one transceiver for multiple antennae.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of antenna diversity system.

Antennas (202,212)
Semiconductor switches (204,214)
Common point (222)
Receiver (224)
Signal quality measuring unit (226)
Control unit (228)
pp; 22 DwgNo 2/7

Title Terms: ANTENNA; DIVERSE; SYSTEM; WIRELESS; DATA; LINK; BUSINESS; DOMESTIC; ENVIRONMENT; CORD; CELLULAR; TELECOMMUNICATION; SYSTEM
Derwent Class: W01; W02
International Patent Class (Main): H04B-000/00; H04B-001/00
File Segment: EPI

8/5/2 (Item 2 from file: 350)
DIALOG(R) File 350:DERWENT WPIX
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012636940 **Image available**
WPI Acc No: 1999-443044/199937

XRAM Acc No: C99-130478

XRPX Acc No: N99-330346

Baseball cap with comfortable inside head band

Patent Assignee: BOYLE K J (BOYL-I)

Inventor: BOYLE K J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5926849	A	19990727	US 9852615	A	19980331	199937 B

Priority Applications (No Type Date): US 9852615 A 19980331

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5926849	A		5	A42C-005/02	

Abstract (Basic): US 5926849 A

NOVELTY - The baseball cap comprises a conventional pliable fabric crown (12), relatively stiff visor (14) and size-adjusting strap (16), modified by including an inside head band (18) which extends along the front and can extend to the full crown except for the back opening (12a). The band is a polymer laminate of a stretch fabric layer (18a) and a foam layer (18b) with a pattern of upwardly extending open channels. The cap can have an outside decorative band (12b).

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a method of making a baseball cap with an inside head band and decorative outside band.

USE - As a comfortable cap generally shaped as a baseball cap.

ADVANTAGE - The cap is assembled with stretch material on the head band interior surface to provide strength, while the foam layer is not in direct contact with the wearer but provides softness and comfort. The open channels allow fluid flow between the head band and the wearer's head to make the cap more comfortable than conventional designs. The matching decorative band and size-adjusting strap give the visual appearance of a continuous decorative piece extending all the way round the cap lower periphery.

DESCRIPTION OF DRAWING(S) - The drawings show a perspective, partly cutaway view of the baseball cap with an inside head band and a cross-section view of one end of the head band.

Fabric crown (12)

Back opening (12a)

Decorative band (12b)

Visor (14)

Size-adjusting strap (16)

Inside head band (18)

Stretch fabric layer (18a)

Foam layer. (18b)

pp; 5 DwgNo 1,4/5

Title Terms: BASEBALL; CAP; COMFORT; HEAD; BAND

Derwent Class: A83; F05; F07; P21

International Patent Class (Main): A42C-005/02

File Segment: CPI; EngPI

8/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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012523051 **Image available**

WPI Acc No: 1999-329157/199928

XRPX Acc No: N99-247043

Control method of linear and angular reaction of voice coil actuator probe

Patent Assignee: SYSTEMS MACHINES AUTOMATION COMPONENTS (SYST-N); SMC CORP (SMCS-N)

Inventor: BOYLE K ; FERRIS M A; HAIDOS S; HUANG D; NEFF E A; SHEAFFER M S; STOM D

Number of Countries: 027 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 921456	A2	19990109	EP 98309582	A	19981124	199928 B
JP 11316608	A	19991116	JP 98346196	A	19981204	200005
US 6016039	A	20000118	US 97985493	A	19971205	200011

Priority Applications (No Type Date): US 97985493 A 19971205

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
EP 921456	A2	E	9 G05B-019/39	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

JP 11316608	A	10	G05D-003/12
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US 6016039	A		H02K-041/00
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Abstract (Basic): EP 921456 A2

NOVELTY - The method involves determining an actual linear position of the probe, comparing with the preprogrammed instructions to generate a linear error signal, and exerting a dynamic force on the probe in response to move the probe in translation for position control, exerting a static force on the probe when the error signal is equal to zero. The actual angular position of the probe is determined and compared with the preprogrammed instructions to generate an angular error signal. A dynamic angular force is exerted on the probe in response to move the probe in rotation for angular control. An actual linear position of the probe is determined.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a controller for a linear voice coil actuator.

USE - For controlling linear and angular reaction of voice coil actuator probe.

ADVANTAGE - Precisely and selectively moves the probe of the actuator in combinations of translations and rotation in accordance with preprogrammed sequences. Relatively easy to manufacture, simple to use, and is comparatively cost effective.

DESCRIPTION OF DRAWING(S) - The figure shows a generalized schematic perspective view of the operative components of a voice coil actuator.

pp; 9 DwgNo 1/3

Title Terms: CONTROL; METHOD; LINEAR; ANGULAR; REACT; VOICE; COIL; ACTUATE; PROBE

Derwent Class: T06; V06

International Patent Class (Main): G05B-019/39; G05D-003/12; H02K-041/00

File Segment: EPI

8/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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011375079 **Image available**

WPI Acc No: 1997-352986/199733

XRPX Acc No: N97-292448

Soft landing method for moving machine tool probe into soft contact with workpiece - uses control of current to coil of linear motor to place component on work surface

Patent Assignee: SYSTEMS MACHINES AUTOMATION COMPONENTS (SYST-N); SMC CORP (SMCS-N)

Inventor: BOYLE K ; FERRIS M A; JOHNSON C; LEUNG A T; NEFF E A; QUASHNOCK J M; SHEAFFER M S

Number of Countries: 010 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 784252	A1	19970716	EP 96307633	A	19961022	199733 B
JP 9311724	A	19971202	JP 96346048	A	19961225	199807
US 5952589	A	19990914	US 96587878	A	19960111	199944
EP 784252	B1	19991229	EP 96307633	A	19961022	200005
DE 69605890	E	20000203	DE 605890	A	19961022	200013
			EP 96307633	A	19961022	

Priority Applications (No Type Date): US 96587878 A 19960111
Cited Patents: EP 277658; US 3993565; US 4215301; US 4484118; US 5414620;
US 5430360; US 5446323

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 784252	A1	E	11	G05B-019/18	
Designated States (Regional): CH DE ES FR GB IT LI NL					
EP 784252	B1	E		G05B-019/18	
Designated States (Regional): CH DE ES FR GB IT LI NL					
DE 69605890	E			G05B-019/18	Based on patent EP 784252
JP 9311724	A		10	G05D-003/00	
US 5952589	A			G01M-019/00	

Abstract (Basic): EP 784252 A

The soft landing device (10) includes a linear motor comprising a reciprocating coil (12) surrounding magnet (14). When a current is passed through the coil a flux field is established which interacts with the flux of the magnet. This creates forces in the coil that are used to control the movement of the coil. Thus the coil can be made to reciprocate.

The probe assembly is connected directly to the coil so it moves with the coil so that the probe assembly can be operated to place a component (20) into a proper position on a work surface. The contact forces between the component and the work surface is controlled.

ADVANTAGE - Provides soft contact which prevents damage to work surface, providing precision measurements with ease of execution and cost effectiveness.

Dwg.2/5

Title Terms: SOFT; LANDING; METHOD; MOVE; MACHINE; TOOL; PROBE; SOFT;
CONTACT; WORKPIECE; CONTROL; CURRENT; COIL; LINEAR; MOTOR; PLACE;
COMPONENT; WORK; SURFACE

Derwent Class: P56; S02; T06; X25

International Patent Class (Main): G01M-019/00; G05B-019/18; G05D-003/00

International Patent Class (Additional): B23Q-015/22; G01B-003/00;

G01B-007/00; G01B-021/04; G05D-003/12

File Segment: EPI; EngPI

8/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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010426842 **Image available**

WPI Acc No: 1995-328162/199542

XRPX Acc No: N95-246995

Method of scoring tamper indicating band on plastics closure cap - involves using carousel with rotating mandrels for holding closure caps scored horizontally by fixed knives and vertically by rotating cutters

Patent Assignee: H-C IND INC (HCIN)

Inventor: BOYLE K E ; GONSER H O; MILLER P S; ROBBINS P W

Number of Countries: 064 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9524299	A1	19950914	WO 95US2839	A	19950307	199542 B
AU 9520971	A	19950925	AU 9520971	A	19950307	199601
ZA 9501929	A	19960228	ZA 951929	A	19950308	199614
TW 271420	A	19960301	TW 95104556	A	19950508	199624
US 5651299	A	19970729	US 94207943	A	19940308	199736

Priority Applications (No Type Date): US 94207943 A 19940308

Cited Patents: 1.Jnl.Ref; DE 2709066; EP 533633; EP 58298; JP 2180195; US 3724307; US 3824941; US 4491045; US 4666053; US 4742741

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9524299	A1	E	40		
Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NL NO NZ PL PT RO RU SD SE SG SI SK TJ TT UA US UZ VN					

Designated States (Regional): AT BE CH DE DK ES FR GB IE IT KE LU MC
MW NL OA PT SD SE SZ

AU 9520971 A Based on patent WO 9524299
ZA 9501929 A 33
US 5651299 A 15

Abstract (Basic): WO 9524299 A

The device involves using a rotating carousel (34) having a set of peripheral mandrel assemblies (36) within a fixed frame (32). The plastics container closure caps (12) are delivered on to the mandrels, which themselves rotate about their own axes by the fixed gear ring (8).

Rotating horizontal knives within the carousel make the score cuts defining the tamper indicating band (20) while an external cutting station (40) with vertical knives rotating synchronously with the closure caps makes the vertical score cuts (30).

ADVANTAGE - A high speed machine for making accurate and clean cut score lines for a tear-off release and indicating band on closure caps.

Dwg.1/10

Title Terms: METHOD; SCORE; TAMPER; INDICATE; BAND; PLASTICS; CLOSURE; CAP; CAROUSEL; ROTATING; MANDREL; HOLD; CLOSURE; CAP; SCORE; HORIZONTAL; FIX; KNIFE; VERTICAL; ROTATING; CUT

Derwent Class: P62; Q32; Q33

International Patent Class (Main): B26D-001/62; B29C-051/10; B65D-000/00; B65D-041/34

International Patent Class (Additional): B29D-022/00

File Segment: EngPI

8/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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004398076

WPI Acc No: 1985-224954/198537

XRPX Acc No: N85-168961

Prestressed trellis beam - has buckled parts with deformation level independent of constant load supported

Patent Assignee: SOC EUROPEENE PROPULSION (EUPR)

Inventor: MAISTRE M A

Number of Countries: 006 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 154577	A	19850911	EP 85400231	A	19850213	198537 B
FR 2559813	A	19850823				198540
US 4612750	A	19860923	US 85703517	A	19850220	198641
EP 154577	B	19880921				198838
DE 3565141	G	19881027				198844
CA 1249411	A	19890131				198912

Priority Applications (No Type Date): FR 842525 A 19840220

Cited Patents: DE 2025704; DE 618523; FR 1377291; GB 2038914; US 3665670; US 4207715

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 154577 A F 17

Designated States (Regional): DE GB IT

EP 154577 B F

Designated States (Regional): DE GB IT

Abstract (Basic): EP 154577 A

The trellis beam is made by the regular repetition, along the beam axis, of elementary polyhedral links. Each link has two identical parallel end faces, regular polygon shaped, with n sides, which make common faces with neighbouring links.

Each link (11) is defined laterally by 2n triangular faces by connecting each summit of one end face to the two closest summits of the opposed end face. The elementary link ridges are elements (14,15),

permanently held in action. Rigid buckled bars (16) connect each summit of the elementary link to its centre.

USE - For large spatial structures e.g. antennas or solar energy collectors.

1/4

Title Terms: PRESTRESSED; TRELLIS; BEAM; BUCKLE; PART; DEFORM; LEVEL;

INDEPENDENT; CONSTANT; LOAD; SUPPORT

Derwent Class: Q43; Q44; Q46; Q68

International Patent Class (Additional): E04B-001/19; E04C-003/08;

E04H-012/16; F16S-003/08

File Segment: EngPI

8/5/7 (Item 7 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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003520624

WPI Acc No: 1982-68610E/198233

Assembled blocks of metal, ceramic or other solids - interlocked high tensile rods, to produce multiaxial reinforcement without using flood techniques

Patent Assignee: SOC EURO PROPULSION SA (EUPR); SOC EUROPEENE PROPULSION (EUPR)

Inventor: MAISTRE M A

Number of Countries: 008 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 57637	A	19820811	EP 82400139	A	19820126	198233 B
FR 2498733	A	19820730				198238
JP 57156216	A	19820927				198244
CA 1168557	A	19840605				198427
EP 57637	B	19840815				198433
DE 3260550	G	19840920				198439
US 4470238	A	19840911	US 82342403	A	19820125	198439
JP 90035708	B	19900813	JP 8213199	A	19820129	199036

Priority Applications (No Type Date): FR 811733 A 19810129

Cited Patents: No-SR.Pub; EP 32858; FR 2398705; FR 2433003; FR 2446175; US 2106177

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 57637	A	F	33		
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Designated States (Regional): DE GB IT SE

EP 57637	B	F			
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Designated States (Regional): DE GB IT SE

Abstract (Basic): EP 57637 A

Directionally reinforced structures are made by assembling prefabricated modular blocks of matrix material (I) intersected by passages or channels in four different directions so that prefabricated rods or bars of relatively high tensile material, (II) can be inserted to interlock the assembled structure together. The arrays of holes and passages are such that any one plane through the assembly is intersected by at least two of the arrays of high tensile inserts.

For mfr. of high strength matls. for resisting multiaxial stresses, as for ceramic linings for rocket motors, space-re-entry cones, furnaces, etc. Matl. combinations suggested include rods of high tensile metal intersecting blocks of a ductile metal; rods of aligned carbon filaments or fibres intersecting blocks of graphite.

Quicker and simpler than processes requiring the flooding of the interstices of pre-positioned arrays of the high tensile components with a dispersed matrix matl., i.e. as a fine powder, paste or liquid requiring subsequent fusion, freezing or drying in situ. Solid blocks with passages or channels are readily moulded or cast and opt. machined to receive rods so that internal voids may be eliminated or controlled in their shape and position. Fully mechanical interlocking eliminates need for adhesives.

Title Terms: ASSEMBLE; BLOCK; METAL; CERAMIC; SOLID; INTERLOCKING; HIGH;
TENSILE; ROD; PRODUCE; MULTIAXIAL; REINFORCED; FLOOD; TECHNIQUE
Derwent Class: A35; L02; P73; Q43; Q46; Q53; Q68; Q77
International Patent Class (Additional): B29C-067/14; B29D-003/02;
B32B-005/08; C04B-035/52; C22C-001/09; D03D-001/00; E04B-002/46;
E04H-012/00; F02K-001/78; F02K-009/60; F16S-001/14; F16S-003/04;
F27D-001/16
File Segment: CPI; EngPI

8/5/8 (Item 8 from file: 350)
DIALOG(R) File 350:DERWENT WPIX
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003196747

WPI Acc No: 1981-57299D/198132

Three-dimensional annular structure - of reinforced composite, formed by
regular criss-cross of yarns over pegs, opt. followed by carbonisation
Patent Assignee: SOC EURO PROPULSION SA (EUPR); SOC EUROPEENE PROPULSION
(EUPR)

Inventor: MAISTRE M A

Number of Countries: 008 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 32858	A	19810729	EP 81400041	A	19810114	198132 B
FR 2474136	A	19810724				198136
JP 56142053	A	19811106				198151
US 4366658	A	19830104				198304
CA 1146364	A	19830517				198322
EP 32858	B	19841212				198450
DE 3167668	G	19850124				198505

Priority Applications (No Type Date): FR 801009 A 19800117

Cited Patents: DE 3000436; FR 2421056; FR 2424888; GB 2040805; US 3577294

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 32858	A	F	15		
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Designated States (Regional): DE GB IT SE

EP 32858	B	F			
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Designated States (Regional): DE GB IT SE

Abstract (Basic): EP 32858 A

Fibre-reinforced composite material, such as carbon-carbon composites, are formed into annular three dimensional structures by the regular criss-crossing of yarns which are distributed over groups of peg-shaped members, where each group is disposed in a particular direction over the surface of the structure. The yarn elements are wound circumferentially over the surface of the annular structure, and also spirally in two different directions. The composite structure is produced for use in fused pipes for engines.

The three-dimensional structure has a high-resistance to de-lamination by separation of the parallel layers and the radial layers, and offers high strength in relation to the volume of the structure.

Title Terms: THREE-DIMENSIONAL; ANNULAR; STRUCTURE; REINFORCED; COMPOSITE;

FORMING; REGULAR; CRISS-CROSS; YARN; PEG; OPTION; FOLLOW; CARBONISE

Derwent Class: A32; L02; P73; Q53; Q67

International Patent Class (Additional): B32B-005/12; D04H-003/07;

F02K-009/97; F16L-011/16

File Segment: CPI; EngPI

8/5/9 (Item 9 from file: 350)
DIALOG(R) File 350:DERWENT WPIX
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002552087

WPI Acc No: 1980-70112C/198040

**Geometric constraints for meshes of rod-like reinforcing materials -
using arrays aligned with cubic diagonals**

Patent Assignee: SOC EURO PROPULSION SA (EUPR)

Inventor: **MAISTRE M**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2444012	A	19800814				198040 B

Priority Applications (No Type Date): FR 7834953 A 19781212; FR 7813415 A 19780505

Abstract (Basic): FR 2444012 A

The parent patent described structural forms for reinforcement of components subject to multi-axial stress, above the structural forms involved meshed arrays of rod-like elements such that at least five arrays were used having axes arranged in the pattern of five of the ten possible loci for directly linking the apices of a solid parallel piped (box-shaped) body, and so that no three adjacent arrays are mutually orthogonal.

Addn. claims a special case for such structures in which six arrays are meshed such that in a unit cubic cell of the structure, the array axes are aligned with the six possible diagonal axes. Suitable for reinforcing structures subjected to multi-axial mechanical or thermal stress to obtain an isotropic reinforcement with a relatively high loading of reinforcement material per unit volume. Pref. the reinforcing elements have a circular cross-section. No specific component materials quoted.

Title Terms: GEOMETRY; CONSTRAIN; MESH; ROD; REINFORCED; MATERIAL; ARRAY; ALIGN; CUBE; DIAGONAL

Derwent Class: L02

International Patent Class (Additional): C04B-035/52

File Segment: CPI

8/5/10 (Item 10 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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002357761

WPI Acc No: 1980-G4212C/198030

Reinforcing system for stacked layers - uses rod shaped reinforcing elements sloping at different angles, arranged in various patterns

Patent Assignee: SOC EURO PROPULSION SA (EUPR); SOC EUROPEENE DE PR (EUPR)

Inventor: **MAISTRE M**

Number of Countries: 007 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 3000436	A	19800717				198030 B
JP 55093443	A	19800715				198035
GB 2040805	A	19800903				198036
FR 2446175	A	19800912				198044
CA 1114138	A	19811215				198203
US 4328272	A	19820504				198220
GB 2040805	B	19821117				198246
IT 1127780	B	19860528				198741

Priority Applications (No Type Date): FR 79424 A 19790109

Abstract (Basic): DE 3000436 A

The reinforcing system for multiple layers (10) of a material uses rod shaped reinforcing elements (12) inserted through the layers at an angle. These elements can be arranged in parallel rows, with those in one row sloping in the opposite direction to those in the next row. The system prevents the layers from being easily detached.

An alternative arrangement has the elements in a pattern with alternate elements within a row sloping in different directions. The system can be used where a layer is wound into a coil, and the elements

are embedded in the findings.
Title Terms: REINFORCED; SYSTEM; STACK; LAYER; ROD; SHAPE; REINFORCED;
ELEMENT; SLOPE; ANGLE; ARRANGE; VARIOUS; PATTERN
Derwent Class: P73
International Patent Class (Additional): B32B-001/08; B32B-005/02;
B32B-007/08; D04H-001/00
File Segment: EngPI

8/5/11 (Item 11 from file: 350)
DIALOG(R) File 350:DERWENT WPIX
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002283621

WPI Acc No: 1979-82829B/197946

Three-dimensional arrangement for reinforcing elements - esp. of the carbon-carbon type for use in e.g. rocket vehicle nose cones and combustion chamber exhaust ports
Patent Assignee: SOC EUROP DE PROPUL (EUPR-N); SOC EUROPEENE PROPULSION (EUPR)
Inventor: **MAISTRE M**

Number of Countries: 007 Number of Patents: 010

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 2917362	A	19791108				197946 B
GB 2020332	A	19791114				197946
FR 2424888	A	19800104				198008
US 4219597	A	19800826				198037
CA 1106735	A	19810811				198139
GB 2020332	B	19820707				198227
IT 1118615	B	19860303				198727
JP 54146824	A	19791116				198829
JP 88031430	B	19880623				198829
DE 2917362	C	19891207				198949

Priority Applications (No Type Date): FR 7813415 A 19780505

Abstract (Basic): DE 2917362 A

A genuinely three-dimensional arrangement for the reinforcing elements of a composite material, esp. of the carbon-carbon type for use in high-stress, high-temp. environments, is described. The elements are arranged in 5 gps. of straight, parallel and equally-spaced units, the directions of ≥ 5 gps. being parallel to ≥ 5 of the ten directions defined by the diagonals joining non-adjacent corners of a parallelepiped, of which no three groups form a mutually perpendicular system.

Additional gps. of elements may be provided which are not parallel to any of the ten diagonals, and the elements of different gps. may be of different diameters. The parallelepiped may be right-angled, or have equal sides, or both.

Anisotropy of the composite material is reduced whilst maintaining a high proportion of reinforcement material per unit volume of the composite.

Title Terms: THREE-DIMENSIONAL; ARRANGE; REINFORCED; ELEMENT; CARBON; CARBON; TYPE; ROCKET; VEHICLE; NOSE; CONE; COMBUST; CHAMBER; EXHAUST; PORT

Index Terms/Additional Words: COMPOSITE

Derwent Class: F03; P73

International Patent Class (Additional): B32B-005/12; C04B-035/52;

C22C-001/09; D03D-001/00; D03D-015/12; D04H-003/04; D04H-013/00

File Segment: CPI; EngPI

8/5/12 (Item 12 from file: 350)
DIALOG(R) File 350:DERWENT WPIX
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002166824

WPI Acc No: 1979-J6771B/ 7941

**Annular three dimensional reinforcing device - has four groups of
filiform elements each with different orientation and arranged with two
alternating groups**

Patent Assignee: SOC EURO PROPULSION SA (EUPR); SOC EUROPEENE PROPULSION
(EUPR)

Inventor: **MAISTRE M**

Number of Countries: 007 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2017580	A	19791010				197941 B
DE 2912463	A	19791115				197947
JP 54133581	A	19791017				197947
FR 2421056	A	19791130				198003
US 4254599	A	19810310				198113
CA 1106624	A	19810811				198139
GB 2017580	B	19820707				198227
IT 1118507	B	19860303				198727

Priority Applications (No Type Date): FR 789103 A 19780329

Abstract (Basic): GB 2017580 A

The reinforcement has a regular criss-cross of filiform elements distributed in four families. The elements of each family are arranged in parallel spaced sheets. The sheets of first and second families are arranged alternately as are the sheets of third and fourth families.

The third and fourth families are inclined relative to the first and second. The elements in each are differently oriented to the elements of the adjacent sheets of another family. The elements of the first and second families are incurved in opposite directions.

Title Terms: ANNULAR; THREE; DIMENSION; REINFORCED; DEVICE; FOUR; GROUP;
FILAMENT; ELEMENT; ORIENT; ARRANGE; TWO; ALTERNATE; GROUP

Derwent Class: P54; P73; Q44; Q53; Q68

International Patent Class (Additional): B23B-000/00; B29D-003/02;
B32B-001/00; B32B-005/12; E04C-003/26; F02K-001/24; F02K-009/00;
F02K-011/00; F16S-003/08

File Segment: EngPI